

SERFF Tracking Number: UTAC-126236275 State: Arkansas
Filing Company: Continental General Insurance Company State Tracking Number: 43375
Company Tracking Number: 440-SERIES ET AL., 2009 RATE FILING
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 440-Series et al., 2009 Rate Filing
Project Name/Number: /

Filing at a Glance

Company: Continental General Insurance Company

Product Name: 440-Series et al., 2009 Rate SERFF Tr Num: UTAC-126236275 State: Arkansas

Filing

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Approved

State Tr Num: 43375

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: 440-SERIES ET AL.,

State Status: Closed

2009 RATE FILING

Filing Type: Rate

Reviewer(s): Harris Shearer, Marie Bennett

Authors: Bill von Peters, Joseph Ray, Brian Strong, Ron Hulet, Rachel Hemphill, Yang You

Disposition Date: 11/25/2009

Date Submitted: 09/01/2009

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 50%

Group Market Type:

Filing Status Changed: 11/25/2009

Explanation for Other Group Market Type:

State Status Changed: 11/25/2009

Deemer Date:

Created By: Bill von Peters

Submitted By: Rachel Hemphill

Corresponding Filing Tracking Number:

Filing Description:

RE: Continental General Insurance Company

NAIC No: 71404 FEIN No.: 47-0463747

Rate Revision Filing on Individual Long Term Care Insurance Policy Forms:

440 et al.

Enclosed for your review and approval, please find copies of an Actuarial Memorandum and rate sheets in support of a

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proposed 50% rate increase on the above referenced individual long term care insurance product.

The rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to in-force policies issued in this state. The above referenced policy forms are individual long-term care insurance products, which are no longer being sold.

Enclosed are any necessary certifications, transmittals and/or filing fees as may be required by your state.

Company and Contact

Filing Contact Information

Megan Jones, Actuarial Analyst mfuller@gafri.com
 11200 Lakeline Boulevard #100 512-807-4615 [Phone]
 Austin, TX 78717

Filing Company Information

Continental General Insurance Company CoCode: 71404 State of Domicile: Ohio
 11200 Lakeline Blvd., Suite 100 Group Code: 84 Company Type: Life & Health
 P. O. Box 26580 Group Name: State ID Number:
 Austin, TX 78755-0580 FEIN Number: 47-0463747
 (800) 880-8824 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Continental General Insurance Company	\$50.00	09/01/2009	30245570

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 Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Harris Shearer	11/25/2009	11/25/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Marie Bennett	11/02/2009	11/02/2009	Bill von Peters	11/20/2009	11/20/2009
Pending Industry Response	Harris Shearer	10/23/2009	10/23/2009	Bill von Peters	10/29/2009	10/29/2009

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Product Name: 440-Series et al., 2009 Rate Filing
Project Name/Number: /

Disposition

Disposition Date: 11/25/2009

Implementation Date:

Status: Approved

Comment: The 15.0% rate increase is approved to be implemented after proper notification to the policyholders. We do appreciate your cooperation in this matter.

Rate data does NOT apply to filing.

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 Company Tracking Number: 440-SERIES ET AL., 2009 RATE FILING
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 Product Name: 440-Series et al., 2009 Rate Filing
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Filed	No
Supporting Document	Objection Response	Filed	Yes
Supporting Document	Counteroffer Accepted 11202009	Approved	Yes
Rate (revised)	440 Rate Sheets	Approved	Yes
Rate	440 Rate Sheets	Replaced	Yes
Rate (revised)	460 Rate Sheets	Approved	Yes
Rate	460 Rate Sheets	Replaced	Yes
Rate (revised)	461 Rate Sheets	Approved	Yes
Rate	461 Rate Sheets	Replaced	Yes

SERFF Tracking Number: UTAC-126236275 State: Arkansas
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Company Tracking Number: 440-SERIES ET AL., 2009 RATE FILING
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 440-Series et al., 2009 Rate Filing
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/02/2009
Submitted Date 11/02/2009
Respond By Date 11/27/2009

Dear Megan Jones,

The additional information furnished in Mr. Timmerberg's letter of October 28 has been reviewed and we are willing to approve a 15% increase.

Because of the size and frequency of past increases we would ask that you allow the policyholders the option to reduce/change their coverage if the 15% increase is implemented.

If our offer of 15% is not accepted, the filing will be disapproved.

Please feel free to contact me if you have questions.

Sincerely,

Marie Bennett

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/20/2009
Submitted Date 11/20/2009

Dear Marie Bennett,

Comments:

Response 1

Comments: Please see the attached Response.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Counteroffer Accepted 11202009

Comment:

SERFF Tracking Number: UTAC-126236275 State: Arkansas
 Filing Company: Continental General Insurance Company State Tracking Number: 43375
 Company Tracking Number: 440-SERIES ET AL., 2009 RATE FILING
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 Product Name: 440-Series et al., 2009 Rate Filing
 Project Name/Number: /

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Document Name: Affected Form Numbers: Rate Action: Rate Action Information: Attach Document:

440 Rate Sheets Policy Form 440 and Associated Riders New Previous State Filing Number
0

Previous Version

440 Rate Sheets Policy Form 440 and Associated Riders New Previous State Filing Number
0

460 Rate Sheets Policy Form 460 and Associated Riders New Previous State Filing Number
0

Previous Version

460 Rate Sheets Policy Form 460 and Associated Riders New Previous State Filing Number
0

461 Rate Sheets Policy Form 461 and Associated Riders New Previous State Filing Number
0

Previous Version

461 Rate Sheets Policy Form 461 and Associated Riders New Previous State Filing Number
0

Sincerely,
 Bill von Peters, Brian Strong, Joseph Ray, Rachel Hemphill, Ron Hulet, Yang You

SERFF Tracking Number: UTAC-126236275 State: Arkansas
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Product Name: 440-Series et al., 2009 Rate Filing
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 10/23/2009
Submitted Date 10/23/2009
Respond By Date 11/11/2009

Dear Megan Jones,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)
- 440 Rate Sheets, [Policy Form 440 and Associated Riders] (Rate)
- 460 Rate Sheets, [Policy Form 460 and Associated Riders] (Rate)
- 461 Rate Sheets, [Policy Form 461 and Associated Riders] (Rate)

Comment: THE DEPARTMENT WILL ONLY CONSIDER A 10% RATE INCREASE ON THE BASE PLANS AND RIDERS. IF YOU WISH TO ACCEPT THIS OFFER PLEASE ATTACH AMENDED RATE SHEETS.

Please feel free to contact me if you have questions.

Sincerely,

Harris Shearer

Response Letter

Response Letter Status Submitted to State
Response Letter Date 10/29/2009
Submitted Date 10/29/2009

Dear Marie Bennett,

Comments:

Thank you for your continued review of this rate filing.

Response 1

Comments: Please see the attached Response.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)
- 440 Rate Sheets, [Policy Form 440 and Associated Riders] (Rate)

SERFF Tracking Number: UTAC-126236275 State: Arkansas
 Filing Company: Continental General Insurance Company State Tracking Number: 43375
 Company Tracking Number: 440-SERIES ET AL., 2009 RATE FILING
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: 440-Series et al., 2009 Rate Filing
 Project Name/Number: /

- 460 Rate Sheets, [Policy Form 460 and Associated Riders] (Rate)
- 461 Rate Sheets, [Policy Form 461 and Associated Riders] (Rate)

Comment:

THE DEPARTMENT WILL ONLY CONSIDER A 10% RATE INCREASE ON THE BASE PLANS AND RIDERS. IF YOU WISH TO ACCEPT THIS OFFER PLEASE ATTACH AMENDED RATE SHEETS.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Objection Response

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Bill von Peters, Brian Strong, Joseph Ray, Rachel Hemphill, Ron Hulet, Yang You

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 11/25/2009	440 Rate Sheets	Policy Form 440 and Associated Riders	New		Form 440_AR.pdf
Approved 11/25/2009	460 Rate Sheets	Policy Form 460 and Associated Riders	New		Form 460_AR.pdf
Approved 11/25/2009	461 Rate Sheets	Policy Form 461 and Associated	New		Form 461_AR.pdf

SERFF Tracking Number: UTAC-126236275 *State:* Arkansas
Filing Company: Continental General Insurance Company *State Tracking Number:* 43375
Company Tracking Number: 440-SERIES ET AL., 2009 RATE FILING
TOI: LTC03I Individual Long Term Care *Sub-TOI:* LTC03I.001 Qualified
Product Name: 440-Series et al., 2009 Rate Filing
Project Name/Number: /

Riders

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 440

Annual Premiums Per \$10 Daily Benefit

Age	Two Year Benefit Period			Four Year Benefit Period			Unlimited Benefit Period		
	0 Day Elimination	30 Day Elimination	100 Day Elimination	0 Day Elimination	30 Day Elimination	100 Day Elimination	0 Day Elimination	30 Day Elimination	100 Day Elimination
45-49	\$43	\$39	\$33	\$59	\$53	\$43	\$70	\$65	\$55
50-54	\$45	\$41	\$35	\$61	\$55	\$45	\$72	\$67	\$57
55-59	\$63	\$57	\$49	\$86	\$78	\$63	\$106	\$98	\$84
60	\$100	\$90	\$74	\$129	\$117	\$98	\$157	\$147	\$129
61	\$104	\$92	\$78	\$133	\$121	\$104	\$168	\$155	\$135
62	\$110	\$98	\$82	\$139	\$127	\$106	\$174	\$162	\$139
63	\$117	\$104	\$84	\$149	\$135	\$115	\$186	\$174	\$151
64	\$127	\$112	\$90	\$157	\$143	\$119	\$198	\$184	\$157
65	\$145	\$129	\$104	\$186	\$170	\$143	\$231	\$215	\$188
66	\$162	\$143	\$115	\$202	\$184	\$153	\$254	\$235	\$202
67	\$174	\$155	\$125	\$223	\$202	\$168	\$280	\$260	\$223
68	\$192	\$172	\$139	\$245	\$223	\$188	\$305	\$284	\$247
69	\$209	\$186	\$149	\$270	\$245	\$204	\$341	\$317	\$270
70	\$227	\$202	\$166	\$296	\$270	\$225	\$374	\$348	\$299
71	\$254	\$225	\$182	\$327	\$299	\$247	\$411	\$382	\$325
72	\$278	\$247	\$200	\$364	\$331	\$276	\$454	\$421	\$360
73	\$303	\$270	\$221	\$407	\$370	\$307	\$507	\$472	\$407
74	\$333	\$296	\$243	\$450	\$409	\$341	\$558	\$519	\$448
75	\$372	\$331	\$268	\$501	\$456	\$378	\$620	\$577	\$493
76	\$411	\$366	\$299	\$560	\$509	\$421	\$689	\$640	\$548
77	\$458	\$407	\$331	\$622	\$566	\$470	\$767	\$714	\$613
78	\$503	\$448	\$366	\$689	\$628	\$521	\$847	\$787	\$677
79	\$552	\$491	\$401	\$752	\$685	\$573	\$928	\$863	\$744
80	\$601	\$534	\$436	\$816	\$742	\$624	\$1,010	\$939	\$812
81	\$650	\$577	\$470	\$879	\$800	\$675	\$1,092	\$1,014	\$879
82	\$699	\$620	\$505	\$943	\$857	\$726	\$1,174	\$1,090	\$947
83	\$748	\$663	\$540	\$1,006	\$914	\$777	\$1,256	\$1,166	\$1,014
84	\$797	\$705	\$575	\$1,069	\$971	\$828	\$1,337	\$1,241	\$1,082

Premium Modal Factors

Semi-Annual:	0.520 of Annual Rate	Monthly Direct:	0.090 of Annual Rate
Quarterly:	0.265 of Annual Rate	Monthly B.O.M.:	0.085 of Annual Rate
		List Bill/Payroll Deduction*:	0.0765 of Annual Rate

*Not Available In All States

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 440

**Annual Premiums Per \$10 Daily Benefit
Including Return of Premium Rider**

Age	2 Year Benefit Period			4 Year Benefit Period			Unlimited Benefit Period		
	0 Day Elimination	30 Day Elimination	100 Day Elimination	0 Day Elimination	30 Day Elimination	100 Day Elimination	0 Day Elimination	30 Day Elimination	100 Day Elimination
45-49	\$82	\$76	\$61	\$112	\$100	\$82	\$133	\$125	\$104
50-54	\$84	\$78	\$65	\$117	\$104	\$84	\$135	\$127	\$108
55-59	\$117	\$102	\$90	\$157	\$143	\$117	\$194	\$180	\$153
60	\$178	\$159	\$129	\$227	\$209	\$174	\$280	\$262	\$227
61	\$184	\$164	\$137	\$237	\$213	\$184	\$294	\$274	\$239
62	\$194	\$170	\$143	\$243	\$223	\$186	\$307	\$284	\$243
63	\$202	\$184	\$147	\$260	\$235	\$198	\$325	\$303	\$264
64	\$219	\$194	\$157	\$272	\$249	\$204	\$346	\$321	\$272
65	\$252	\$221	\$182	\$321	\$292	\$247	\$397	\$370	\$323
66	\$276	\$247	\$196	\$348	\$317	\$262	\$433	\$401	\$348
67	\$294	\$264	\$211	\$376	\$344	\$284	\$474	\$440	\$376
68	\$323	\$290	\$235	\$413	\$374	\$317	\$511	\$478	\$415
69	\$348	\$311	\$249	\$452	\$411	\$341	\$570	\$530	\$452
70	\$376	\$335	\$274	\$493	\$448	\$374	\$620	\$579	\$495
71	\$419	\$374	\$301	\$540	\$493	\$409	\$679	\$632	\$538
72	\$456	\$407	\$329	\$599	\$544	\$454	\$744	\$693	\$591
73	\$495	\$444	\$362	\$667	\$605	\$501	\$830	\$773	\$667
74	\$540	\$485	\$397	\$732	\$667	\$556	\$908	\$847	\$730
75	\$603	\$536	\$433	\$812	\$738	\$613	\$1,002	\$934	\$797
76	\$660	\$593	\$481	\$904	\$820	\$679	\$1,110	\$1,033	\$883
77	\$734	\$652	\$532	\$1,000	\$908	\$757	\$1,231	\$1,145	\$984
78	\$804	\$716	\$585	\$1,100	\$1,002	\$832	\$1,352	\$1,256	\$1,082
79	\$879	\$779	\$634	\$1,192	\$1,088	\$910	\$1,474	\$1,370	\$1,182
80	\$951	\$842	\$689	\$1,288	\$1,174	\$988	\$1,597	\$1,482	\$1,284
81	\$1,022	\$906	\$742	\$1,384	\$1,260	\$1,061	\$1,716	\$1,595	\$1,384
82	\$1,094	\$969	\$789	\$1,474	\$1,339	\$1,135	\$1,836	\$1,705	\$1,478
83	\$1,163	\$1,031	\$840	\$1,566	\$1,423	\$1,208	\$1,953	\$1,816	\$1,577
84	\$1,235	\$1,092	\$889	\$1,656	\$1,503	\$1,282	\$2,069	\$1,922	\$1,675

Premium Modal Factors

Semi-Annual:	0.520	of Annual Rate	Monthly Direct:	0.090	of Annual Rate
Quarterly:	0.265	of Annual Rate	Monthly B.O.M.:	0.085	of Annual Rate
			List Bill/Payroll Deduction*:	0.0765	of Annual Rate

*Not Available In All States

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 440

**Home Health Care Rider Per \$10 Daily Benefit
5 Day Elimination**

Age	Base Plan		
	2 Year Maximum	4 Year Maximum	Unlimited Maximum
45-49	\$25	\$33	\$53
50-54	\$25	\$35	\$55
55-59	\$29	\$43	\$70
60	\$35	\$51	\$82
61	\$37	\$55	\$88
62	\$39	\$59	\$94
63	\$41	\$61	\$98
64	\$45	\$65	\$104
65	\$47	\$72	\$115
66	\$49	\$76	\$121
67	\$53	\$80	\$127
68	\$55	\$86	\$137
69	\$61	\$92	\$147
70	\$65	\$98	\$157
71	\$70	\$104	\$168
72	\$76	\$112	\$180
73	\$82	\$123	\$196
74	\$86	\$133	\$213
75	\$94	\$143	\$229
76	\$102	\$155	\$249
77	\$112	\$170	\$272
78	\$121	\$182	\$290
79	\$131	\$196	\$315
80	\$141	\$217	\$348
81	\$153	\$231	\$370
82	\$164	\$245	\$393
83	\$176	\$260	\$415
84	\$186	\$274	\$438

Premium Modal Factors

Semi-Annual:	0.520 of Annual Rate	Monthly Direct:	0.090 of Annual Rate
Quarterly:	0.265 of Annual Rate	Monthly B.O.M.:	0.085 of Annual Rate
		List Bill/Payroll Deduction*:	0.0765 of Annual Rate

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CONTINENTAL GENERAL INSURANCE COMPANY

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Policy Form 440

Annual Premiums Per \$10 Daily Benefit

Age	Two Year Benefit Period			Four Year Benefit Period			Unlimited Benefit Period		
	0 Day Elimination	30 Day Elimination	100 Day Elimination	0 Day Elimination	30 Day Elimination	100 Day Elimination	0 Day Elimination	30 Day Elimination	100 Day Elimination
45-49	\$49	\$45	\$38	\$68	\$61	\$49	\$80	\$75	\$63
50-54	\$52	\$47	\$40	\$71	\$63	\$52	\$82	\$78	\$66
55-59	\$73	\$66	\$56	\$99	\$89	\$73	\$122	\$113	\$96
60	\$115	\$103	\$85	\$148	\$134	\$113	\$181	\$169	\$148
61	\$120	\$106	\$89	\$153	\$139	\$120	\$193	\$179	\$155
62	\$127	\$113	\$94	\$160	\$146	\$122	\$200	\$186	\$160
63	\$134	\$120	\$96	\$172	\$155	\$132	\$214	\$200	\$174
64	\$146	\$129	\$103	\$181	\$165	\$136	\$228	\$212	\$181
65	\$167	\$148	\$120	\$214	\$195	\$165	\$266	\$247	\$216
66	\$186	\$165	\$132	\$233	\$212	\$176	\$292	\$270	\$233
67	\$200	\$179	\$143	\$256	\$233	\$193	\$322	\$299	\$256
68	\$221	\$198	\$160	\$282	\$256	\$216	\$350	\$327	\$285
69	\$240	\$214	\$172	\$310	\$282	\$235	\$393	\$364	\$310
70	\$261	\$233	\$190	\$341	\$310	\$259	\$430	\$400	\$343
71	\$292	\$259	\$209	\$376	\$343	\$285	\$473	\$440	\$374
72	\$320	\$285	\$230	\$419	\$381	\$317	\$522	\$484	\$414
73	\$348	\$310	\$254	\$468	\$426	\$353	\$583	\$543	\$468
74	\$383	\$341	\$280	\$517	\$470	\$393	\$642	\$597	\$515
75	\$428	\$381	\$308	\$576	\$524	\$435	\$713	\$663	\$567
76	\$473	\$421	\$343	\$644	\$586	\$484	\$792	\$736	\$630
77	\$527	\$468	\$381	\$715	\$651	\$541	\$882	\$821	\$705
78	\$578	\$515	\$421	\$792	\$722	\$600	\$974	\$905	\$778
79	\$635	\$564	\$461	\$865	\$788	\$658	\$1,068	\$992	\$856
80	\$691	\$614	\$501	\$938	\$854	\$717	\$1,162	\$1,079	\$934
81	\$748	\$663	\$541	\$1,011	\$919	\$776	\$1,256	\$1,166	\$1,011
82	\$804	\$713	\$581	\$1,084	\$985	\$835	\$1,350	\$1,253	\$1,089
83	\$861	\$762	\$621	\$1,157	\$1,051	\$894	\$1,444	\$1,340	\$1,166
84	\$917	\$811	\$661	\$1,230	\$1,117	\$952	\$1,538	\$1,427	\$1,244

Premium Modal Factors

Semi-Annual:	0.520	of Annual Rate	Monthly Direct:	0.090	of Annual Rate
Quarterly:	0.265	of Annual Rate	Monthly B.O.M.:	0.085	of Annual Rate
			List Bill/Payroll Deduction*:	0.0765	of Annual Rate

*Not Available In All States

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 440

**Annual Premiums Per \$10 Daily Benefit
Including Return of Premium Rider**

Age	2 Year Benefit Period			4 Year Benefit Period			Unlimited Benefit Period		
	0 Day Elimination	30 Day Elimination	100 Day Elimination	0 Day Elimination	30 Day Elimination	100 Day Elimination	0 Day Elimination	30 Day Elimination	100 Day Elimination
45-49	\$94	\$87	\$71	\$129	\$115	\$94	\$153	\$143	\$120
50-54	\$96	\$89	\$75	\$134	\$120	\$96	\$155	\$146	\$125
55-59	\$134	\$118	\$103	\$181	\$165	\$134	\$223	\$207	\$176
60	\$205	\$183	\$148	\$261	\$240	\$200	\$322	\$301	\$261
61	\$212	\$188	\$158	\$273	\$245	\$212	\$339	\$315	\$275
62	\$223	\$195	\$165	\$280	\$256	\$214	\$353	\$327	\$280
63	\$233	\$212	\$169	\$299	\$270	\$228	\$374	\$348	\$303
64	\$252	\$223	\$181	\$313	\$287	\$235	\$397	\$369	\$313
65	\$289	\$254	\$209	\$369	\$336	\$285	\$456	\$426	\$372
66	\$317	\$285	\$226	\$400	\$364	\$301	\$499	\$461	\$400
67	\$339	\$303	\$242	\$433	\$395	\$327	\$546	\$506	\$433
68	\$372	\$334	\$270	\$475	\$430	\$364	\$588	\$550	\$477
69	\$400	\$357	\$287	\$520	\$473	\$393	\$656	\$609	\$520
70	\$433	\$386	\$315	\$567	\$515	\$430	\$713	\$665	\$569
71	\$482	\$430	\$346	\$621	\$567	\$470	\$781	\$727	\$618
72	\$524	\$468	\$379	\$689	\$626	\$522	\$856	\$797	\$680
73	\$569	\$510	\$416	\$767	\$696	\$576	\$955	\$889	\$767
74	\$621	\$557	\$456	\$842	\$767	\$640	\$1,044	\$974	\$839
75	\$694	\$616	\$499	\$934	\$849	\$705	\$1,152	\$1,075	\$917
76	\$760	\$682	\$553	\$1,039	\$943	\$781	\$1,277	\$1,188	\$1,016
77	\$844	\$750	\$611	\$1,150	\$1,044	\$870	\$1,416	\$1,317	\$1,131
78	\$924	\$823	\$673	\$1,265	\$1,152	\$957	\$1,554	\$1,444	\$1,244
79	\$1,011	\$896	\$729	\$1,371	\$1,251	\$1,046	\$1,695	\$1,576	\$1,359
80	\$1,093	\$969	\$792	\$1,481	\$1,350	\$1,136	\$1,837	\$1,705	\$1,477
81	\$1,176	\$1,042	\$854	\$1,592	\$1,449	\$1,220	\$1,973	\$1,834	\$1,592
82	\$1,258	\$1,115	\$908	\$1,695	\$1,540	\$1,305	\$2,112	\$1,961	\$1,700
83	\$1,338	\$1,185	\$966	\$1,801	\$1,637	\$1,390	\$2,246	\$2,088	\$1,813
84	\$1,420	\$1,256	\$1,023	\$1,905	\$1,728	\$1,474	\$2,380	\$2,210	\$1,926

Premium Modal Factors

Semi-Annual:	0.520	of Annual Rate	Monthly Direct:	0.090	of Annual Rate
Quarterly:	0.265	of Annual Rate	Monthly B.O.M.:	0.085	of Annual Rate
			List Bill/Payroll Deduction*:	0.0765	of Annual Rate

*Not Available In All States

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 440

**Home Health Care Rider Per \$10 Daily Benefit
5 Day Elimination**

Age	Base Plan		
	2 Year Maximum	4 Year Maximum	Unlimited Maximum
45-49	\$58	\$77	\$125
50-54	\$58	\$82	\$130
55-59	\$67	\$101	\$163
60	\$82	\$120	\$192
61	\$87	\$130	\$207
62	\$91	\$139	\$221
63	\$96	\$144	\$231
64	\$106	\$154	\$245
65	\$111	\$168	\$269
66	\$115	\$178	\$284
67	\$125	\$188	\$298
68	\$130	\$202	\$322
69	\$144	\$216	\$346
70	\$154	\$231	\$370
71	\$163	\$245	\$394
72	\$178	\$264	\$423
73	\$192	\$289	\$462
74	\$202	\$313	\$500
75	\$221	\$337	\$539
76	\$240	\$365	\$587
77	\$264	\$399	\$640
78	\$284	\$428	\$683
79	\$308	\$462	\$740
80	\$332	\$510	\$817
81	\$361	\$543	\$870
82	\$385	\$577	\$923
83	\$414	\$611	\$976
84	\$438	\$644	\$1,029

Premium Modal Factors

Semi-Annual:	0.520	of Annual Rate	Monthly Direct:	0.090	of Annual Rate
Quarterly:	0.265	of Annual Rate	Monthly B.O.M.:	0.085	of Annual Rate
			List Bill/Payroll Deduction*:	0.0765	of Annual Rate

*Not Available In All States

Continental General Insurance Company
Form IGR (1)

Inflation Guard Rider

Apply the following percentages to the total premium of the policy to which it is attached including all riders.

Policy Form 440

<u>Issue Ages</u>	<u>Premium Percentages %</u>
49 & under	65
50-54	62
55-59	60
60	58
61	57
62	57
63	56
64	56
65	55
66	55
67	54
68	54
69	53
70	53
71	51
72	49
73	48
74	46
75	45
76	44
77	43
78	42
79	41
80	40
81	39
82	38
83	37
84	36

Continental General Insurance Company
Form NF-RPU

Nonforfeiture Benefit Rider

<u>Issue Ages</u>	<u>Premium Percentages %</u>
45-54	20
55-59	18
60-64	16
65-69	15
70-74	14
75-79	13
80-84	12

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 • Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K	\$75K	\$75K	\$75K	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k
	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300
37	\$444	\$669	\$797	\$918	\$554	\$893	\$1,106	\$1,300	\$1,447	\$1,592
38	\$444	\$669	\$797	\$918	\$554	\$893	\$1,106	\$1,300	\$1,447	\$1,592
39	\$444	\$669	\$797	\$918	\$554	\$893	\$1,106	\$1,300	\$1,447	\$1,592
40	\$444	\$669	\$797	\$918	\$554	\$893	\$1,106	\$1,300	\$1,447	\$1,592
41	\$444	\$669	\$797	\$918	\$554	\$893	\$1,106	\$1,300	\$1,447	\$1,592
42	\$444	\$669	\$797	\$918	\$554	\$893	\$1,106	\$1,300	\$1,447	\$1,592
43	\$451	\$680	\$809	\$934	\$562	\$908	\$1,124	\$1,322	\$1,471	\$1,619
44	\$459	\$691	\$822	\$949	\$572	\$924	\$1,143	\$1,344	\$1,494	\$1,646
45	\$466	\$702	\$836	\$964	\$581	\$939	\$1,162	\$1,366	\$1,520	\$1,672
46	\$473	\$713	\$849	\$979	\$589	\$952	\$1,180	\$1,388	\$1,543	\$1,699
47	\$481	\$724	\$863	\$994	\$599	\$967	\$1,199	\$1,410	\$1,567	\$1,726
48	\$510	\$765	\$908	\$1,043	\$631	\$1,025	\$1,268	\$1,491	\$1,655	\$1,818
49	\$539	\$805	\$956	\$1,094	\$662	\$1,081	\$1,339	\$1,572	\$1,741	\$1,911
50	\$569	\$846	\$1,001	\$1,143	\$694	\$1,136	\$1,410	\$1,653	\$1,829	\$2,004
51	\$598	\$886	\$1,048	\$1,192	\$726	\$1,192	\$1,479	\$1,736	\$1,916	\$2,097
52	\$626	\$925	\$1,094	\$1,243	\$758	\$1,248	\$1,550	\$1,817	\$2,002	\$2,188
53	\$635	\$937	\$1,108	\$1,258	\$767	\$1,263	\$1,569	\$1,839	\$2,028	\$2,215
54	\$643	\$949	\$1,121	\$1,273	\$777	\$1,280	\$1,589	\$1,861	\$2,051	\$2,242
55	\$650	\$961	\$1,135	\$1,288	\$785	\$1,295	\$1,607	\$1,884	\$2,077	\$2,269
56	\$658	\$971	\$1,148	\$1,303	\$795	\$1,310	\$1,626	\$1,906	\$2,102	\$2,296
57	\$665	\$983	\$1,162	\$1,319	\$804	\$1,325	\$1,646	\$1,928	\$2,126	\$2,323
58	\$702	\$1,035	\$1,221	\$1,383	\$846	\$1,400	\$1,736	\$2,031	\$2,237	\$2,441
59	\$738	\$1,087	\$1,280	\$1,445	\$890	\$1,472	\$1,825	\$2,134	\$2,347	\$2,560
60	\$775	\$1,141	\$1,339	\$1,508	\$932	\$1,547	\$1,916	\$2,239	\$2,458	\$2,678
61	\$812	\$1,194	\$1,398	\$1,572	\$974	\$1,619	\$2,006	\$2,342	\$2,570	\$2,796
62	\$848	\$1,246	\$1,457	\$1,634	\$1,016	\$1,693	\$2,095	\$2,445	\$2,679	\$2,914
63	\$949	\$1,390	\$1,621	\$1,815	\$1,135	\$1,896	\$2,342	\$2,728	\$2,985	\$3,242
64	\$1,050	\$1,535	\$1,783	\$1,994	\$1,254	\$2,099	\$2,588	\$3,012	\$3,289	\$3,568
65	\$1,151	\$1,678	\$1,947	\$2,175	\$1,373	\$2,300	\$2,835	\$3,294	\$3,595	\$3,893
66	\$1,253	\$1,823	\$2,111	\$2,355	\$1,493	\$2,502	\$3,081	\$3,578	\$3,899	\$4,219
67	\$1,354	\$1,967	\$2,273	\$2,534	\$1,611	\$2,705	\$3,326	\$3,861	\$4,204	\$4,547
68	\$1,499	\$2,173	\$2,504	\$2,788	\$1,783	\$2,995	\$3,677	\$4,262	\$4,635	\$5,008
69	\$1,645	\$2,377	\$2,735	\$3,041	\$1,955	\$3,286	\$4,029	\$4,663	\$5,067	\$5,470
70	\$1,790	\$2,582	\$2,967	\$3,294	\$2,126	\$3,578	\$4,380	\$5,064	\$5,497	\$5,931
71	\$1,935	\$2,788	\$3,196	\$3,547	\$2,298	\$3,868	\$4,731	\$5,464	\$5,928	\$6,394
72	\$2,080	\$2,992	\$3,427	\$3,801	\$2,470	\$4,159	\$5,082	\$5,864	\$6,360	\$6,857
73	\$2,340	\$3,360	\$3,843	\$4,260	\$2,776	\$4,679	\$5,707	\$6,580	\$7,133	\$7,687
74	\$2,600	\$3,726	\$4,260	\$4,717	\$3,081	\$5,199	\$6,333	\$7,294	\$7,907	\$8,518
75	\$2,860	\$4,094	\$4,675	\$5,177	\$3,389	\$5,719	\$6,960	\$8,010	\$8,680	\$9,350
76	\$3,120	\$4,462	\$5,091	\$5,634	\$3,694	\$6,239	\$7,584	\$8,724	\$9,453	\$10,181
77	\$3,380	\$4,829	\$5,506	\$6,093	\$4,000	\$6,759	\$8,211	\$9,440	\$10,227	\$11,012
78	\$3,910	\$5,535	\$6,281	\$7,051	\$4,650	\$7,822	\$9,442	\$10,922	\$11,743	\$12,563
79	\$4,442	\$6,240	\$7,056	\$8,008	\$5,300	\$8,884	\$10,674	\$12,406	\$13,259	\$14,113
80	\$4,972	\$6,944	\$7,831	\$8,967	\$5,950	\$9,948	\$11,905	\$13,890	\$14,777	\$15,663
81	\$5,504	\$7,650	\$8,606	\$9,924	\$6,600	\$11,010	\$13,136	\$15,375	\$16,293	\$17,213
82	\$6,036	\$8,354	\$9,381	\$10,882	\$7,248	\$12,074	\$14,368	\$16,859	\$17,811	\$18,763
83	\$6,693	\$9,197	\$10,320	\$11,971	\$8,040	\$13,291	\$15,933	\$18,696	\$19,607	\$20,639
84	\$7,351	\$10,041	\$11,258	\$13,060	\$8,830	\$14,508	\$17,500	\$20,534	\$21,404	\$22,517
85	\$8,010	\$10,883	\$12,197	\$14,147	\$9,621	\$15,727	\$19,067	\$22,371	\$23,202	\$24,392
86	\$8,668	\$11,726	\$13,134	\$15,236	\$10,411	\$16,945	\$20,632	\$24,210	\$24,998	\$26,270
87	\$9,325	\$12,568	\$14,073	\$16,325	\$11,201	\$18,164	\$22,199	\$26,047	\$26,795	\$28,146
88	\$9,984	\$13,413	\$15,012	\$17,414	\$11,991	\$19,381	\$23,766	\$27,886	\$28,591	\$30,023
89	\$10,642	\$14,255	\$15,950	\$18,501	\$12,781	\$20,600	\$25,333	\$29,723	\$30,390	\$31,899
90	\$11,299	\$15,098	\$16,887	\$19,591	\$13,571	\$21,818	\$26,898	\$31,561	\$32,186	\$33,776
91	\$11,957	\$15,940	\$17,826	\$20,680	\$14,362	\$23,037	\$28,465	\$33,398	\$33,982	\$35,652
92	\$12,616	\$16,783	\$18,765	\$21,769	\$15,152	\$24,254	\$30,032	\$35,237	\$35,781	\$37,530
93	\$13,274	\$17,627	\$19,704	\$22,856	\$15,942	\$25,471	\$31,597	\$37,074	\$37,577	\$39,406
94	\$13,931	\$18,469	\$20,641	\$23,945	\$16,732	\$26,690	\$33,164	\$38,913	\$39,373	\$41,283
95	\$14,589	\$19,312	\$21,579	\$25,034	\$17,522	\$27,908	\$34,730	\$40,750	\$41,170	\$43,159
96	\$15,248	\$20,154	\$22,518	\$26,121	\$18,312	\$29,127	\$36,296	\$42,588	\$42,968	\$45,036
97	\$15,905	\$20,999	\$23,457	\$27,210	\$19,103	\$30,344	\$37,862	\$44,425	\$44,765	\$46,912
98	\$16,563	\$21,841	\$24,394	\$28,299	\$19,893	\$31,563	\$39,429	\$46,264	\$46,561	\$48,790
99	\$17,222	\$22,684	\$25,333	\$29,388	\$20,685	\$32,780	\$40,996	\$48,101	\$48,359	\$50,666
100	\$17,880	\$23,526	\$26,272	\$30,476	\$21,475	\$33,999	\$42,561	\$49,939	\$50,156	\$52,543

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 * (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300
37	\$589	\$1,064	\$1,374	\$1,629	\$1,844	\$2,104	\$599	\$1,140	\$1,400	\$2,127	\$2,408	\$2,747
38	\$589	\$1,064	\$1,374	\$1,629	\$1,844	\$2,104	\$599	\$1,140	\$1,400	\$2,127	\$2,408	\$2,747
39	\$589	\$1,064	\$1,374	\$1,629	\$1,844	\$2,104	\$599	\$1,140	\$1,400	\$2,127	\$2,408	\$2,747
40	\$589	\$1,064	\$1,374	\$1,629	\$1,844	\$2,104	\$599	\$1,140	\$1,400	\$2,127	\$2,408	\$2,747
41	\$589	\$1,064	\$1,374	\$1,629	\$1,844	\$2,104	\$599	\$1,140	\$1,400	\$2,127	\$2,408	\$2,747
42	\$589	\$1,064	\$1,374	\$1,629	\$1,844	\$2,104	\$599	\$1,140	\$1,400	\$2,127	\$2,408	\$2,747
43	\$599	\$1,082	\$1,396	\$1,656	\$1,874	\$2,139	\$610	\$1,158	\$1,422	\$2,163	\$2,448	\$2,793
44	\$610	\$1,099	\$1,420	\$1,683	\$1,905	\$2,173	\$618	\$1,179	\$1,445	\$2,198	\$2,489	\$2,838
45	\$620	\$1,118	\$1,442	\$1,710	\$1,937	\$2,208	\$628	\$1,197	\$1,469	\$2,234	\$2,528	\$2,885
46	\$628	\$1,135	\$1,466	\$1,737	\$1,967	\$2,244	\$638	\$1,216	\$1,493	\$2,269	\$2,568	\$2,931
47	\$638	\$1,153	\$1,487	\$1,764	\$1,997	\$2,279	\$648	\$1,234	\$1,516	\$2,305	\$2,609	\$2,977
48	\$669	\$1,216	\$1,575	\$1,869	\$2,114	\$2,419	\$677	\$1,295	\$1,602	\$2,433	\$2,754	\$3,151
49	\$699	\$1,280	\$1,661	\$1,972	\$2,232	\$2,560	\$707	\$1,356	\$1,690	\$2,561	\$2,899	\$3,324
50	\$729	\$1,344	\$1,749	\$2,077	\$2,349	\$2,700	\$736	\$1,417	\$1,776	\$2,690	\$3,042	\$3,498
51	\$760	\$1,408	\$1,835	\$2,180	\$2,467	\$2,840	\$765	\$1,476	\$1,862	\$2,818	\$3,188	\$3,672
52	\$790	\$1,472	\$1,923	\$2,284	\$2,583	\$2,980	\$794	\$1,536	\$1,950	\$2,946	\$3,333	\$3,846
53	\$800	\$1,491	\$1,947	\$2,311	\$2,615	\$3,017	\$804	\$1,555	\$1,974	\$2,983	\$3,373	\$3,893
54	\$809	\$1,509	\$1,970	\$2,340	\$2,647	\$3,054	\$814	\$1,575	\$1,997	\$3,019	\$3,416	\$3,941
55	\$819	\$1,528	\$1,994	\$2,369	\$2,679	\$3,091	\$824	\$1,594	\$2,023	\$3,056	\$3,456	\$3,988
56	\$829	\$1,547	\$2,018	\$2,396	\$2,712	\$3,127	\$834	\$1,612	\$2,046	\$3,091	\$3,497	\$4,035
57	\$839	\$1,563	\$2,041	\$2,425	\$2,742	\$3,164	\$843	\$1,631	\$2,070	\$3,129	\$3,539	\$4,083
58	\$880	\$1,648	\$2,154	\$2,558	\$2,892	\$3,345	\$885	\$1,714	\$2,183	\$3,296	\$3,726	\$4,309
59	\$922	\$1,732	\$2,268	\$2,693	\$3,042	\$3,525	\$925	\$1,798	\$2,298	\$3,463	\$3,914	\$4,535
60	\$962	\$1,815	\$2,381	\$2,826	\$3,193	\$3,706	\$967	\$1,881	\$2,411	\$3,632	\$4,103	\$4,761
61	\$1,005	\$1,899	\$2,494	\$2,960	\$3,343	\$3,887	\$1,010	\$1,964	\$2,524	\$3,799	\$4,290	\$4,988
62	\$1,045	\$1,984	\$2,607	\$3,095	\$3,493	\$4,066	\$1,050	\$2,046	\$2,639	\$3,968	\$4,478	\$5,214
63	\$1,165	\$2,219	\$2,918	\$3,463	\$3,904	\$4,555	\$1,170	\$2,283	\$2,953	\$4,435	\$5,001	\$5,835
64	\$1,285	\$2,452	\$3,230	\$3,831	\$4,314	\$5,045	\$1,290	\$2,521	\$3,267	\$4,905	\$5,523	\$6,458
65	\$1,405	\$2,686	\$3,541	\$4,199	\$4,724	\$5,535	\$1,410	\$2,757	\$3,581	\$5,372	\$6,044	\$7,081
66	\$1,525	\$2,921	\$3,853	\$4,567	\$5,134	\$6,024	\$1,530	\$2,994	\$3,895	\$5,840	\$6,566	\$7,704
67	\$1,645	\$3,154	\$4,164	\$4,935	\$5,545	\$6,514	\$1,650	\$3,230	\$4,209	\$6,310	\$7,088	\$8,327
68	\$1,818	\$3,492	\$4,609	\$5,460	\$6,129	\$7,208	\$1,822	\$3,573	\$4,660	\$6,985	\$7,841	\$9,220
69	\$1,991	\$3,829	\$5,057	\$5,985	\$6,715	\$7,902	\$1,996	\$3,914	\$5,111	\$7,660	\$8,592	\$10,112
70	\$2,165	\$4,167	\$5,502	\$6,510	\$7,299	\$8,596	\$2,168	\$4,255	\$5,562	\$8,336	\$9,345	\$11,005
71	\$2,338	\$4,505	\$5,948	\$7,036	\$7,883	\$9,290	\$2,342	\$4,598	\$6,011	\$9,009	\$10,097	\$11,898
72	\$2,511	\$4,842	\$6,396	\$7,561	\$8,469	\$9,985	\$2,514	\$4,939	\$6,462	\$9,685	\$10,850	\$12,791
73	\$2,820	\$5,447	\$7,193	\$8,496	\$9,512	\$11,221	\$2,823	\$5,548	\$7,267	\$10,892	\$12,194	\$14,385
74	\$3,127	\$6,050	\$7,990	\$9,433	\$10,556	\$12,459	\$3,130	\$6,158	\$8,071	\$12,099	\$13,539	\$15,981
75	\$3,436	\$6,654	\$8,788	\$10,370	\$11,598	\$13,696	\$3,438	\$6,767	\$8,876	\$13,306	\$14,883	\$17,575
76	\$3,743	\$7,257	\$9,585	\$11,306	\$12,641	\$14,934	\$3,747	\$7,377	\$9,680	\$14,513	\$16,227	\$19,170
77	\$4,052	\$7,861	\$10,382	\$12,243	\$13,684	\$16,171	\$4,054	\$7,986	\$10,485	\$15,721	\$17,573	\$20,766
78	\$4,706	\$9,138	\$12,030	\$14,031	\$15,738	\$18,736	\$4,709	\$9,269	\$12,140	\$18,017	\$20,208	\$24,060
79	\$5,359	\$10,416	\$13,678	\$15,817	\$17,789	\$21,303	\$5,366	\$10,551	\$13,794	\$20,311	\$22,844	\$27,354
80	\$6,012	\$11,694	\$15,324	\$17,605	\$19,842	\$23,869	\$6,021	\$11,834	\$15,447	\$22,606	\$25,478	\$30,650
81	\$6,666	\$12,972	\$16,972	\$19,393	\$21,893	\$26,434	\$6,676	\$13,117	\$17,102	\$24,902	\$28,114	\$33,944
82	\$7,319	\$14,250	\$18,620	\$21,179	\$23,947	\$29,000	\$7,331	\$14,399	\$18,756	\$27,197	\$30,749	\$37,239
83	\$8,118	\$15,689	\$20,482	\$23,298	\$26,557	\$31,901	\$8,131	\$15,868	\$20,632	\$29,917	\$34,102	\$40,962
84	\$8,916	\$17,125	\$22,343	\$25,415	\$29,167	\$34,800	\$8,930	\$17,336	\$22,508	\$32,637	\$37,454	\$44,687
85	\$9,713	\$18,564	\$24,205	\$27,534	\$31,777	\$37,700	\$9,730	\$18,804	\$24,384	\$35,357	\$40,805	\$48,410
86	\$10,512	\$20,001	\$26,067	\$29,652	\$34,388	\$40,599	\$10,529	\$20,273	\$26,260	\$38,077	\$44,158	\$52,134
87	\$11,311	\$21,439	\$27,930	\$31,771	\$37,000	\$43,500	\$11,329	\$21,740	\$28,135	\$40,795	\$47,510	\$55,859
88	\$12,108	\$22,876	\$29,792	\$33,888	\$39,610	\$46,401	\$12,129	\$23,209	\$30,011	\$43,515	\$50,863	\$59,582
89	\$12,906	\$24,315	\$31,652	\$36,005	\$42,220	\$49,300	\$12,928	\$24,676	\$31,887	\$46,235	\$54,215	\$63,307
90	\$13,705	\$25,751	\$33,515	\$38,124	\$44,830	\$52,200	\$13,728	\$26,145	\$33,763	\$48,955	\$57,568	\$67,029
91	\$14,502	\$27,190	\$35,377	\$40,241	\$47,441	\$55,099	\$14,527	\$27,614	\$35,639	\$51,675	\$60,919	\$70,754
92	\$15,300	\$28,627	\$37,239	\$42,360	\$50,051	\$58,000	\$15,327	\$29,081	\$37,513	\$54,395	\$64,272	\$74,477
93	\$16,097	\$30,065	\$39,100	\$44,478	\$52,663	\$60,899	\$16,128	\$30,550	\$39,389	\$57,114	\$67,624	\$78,202
94	\$16,896	\$31,504	\$40,962	\$46,596	\$55,273	\$63,800	\$16,926	\$32,017	\$41,264	\$59,834	\$70,975	\$81,926
95	\$17,694	\$32,941	\$42,825	\$48,714	\$57,883	\$66,700	\$17,727	\$33,486	\$43,140	\$62,554	\$74,328	\$85,649
96	\$18,491	\$34,379	\$44,687	\$50,831	\$60,494	\$69,599	\$18,525	\$34,955	\$45,016	\$65,274	\$77,680	\$89,374
97	\$19,290	\$35,816	\$46,549	\$52,950	\$63,104	\$72,500	\$19,325	\$36,422	\$46,892	\$67,994	\$81,033	\$93,097
98	\$20,089	\$37,255	\$48,410	\$55,067	\$65,714	\$75,399	\$20,126	\$37,891	\$48,768	\$70,712	\$84,385	\$96,821
99	\$20,886	\$38,691	\$50,272	\$57,186	\$68,326	\$78,300	\$20,924	\$39,358	\$50,644	\$73,432	\$87,738	\$100,544
100	\$21,684	\$40,130	\$52,134	\$59,303	\$70,936	\$81,200	\$21,725	\$40,827	\$52,519	\$76,152	\$91,089	\$104,269

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	\$75K	\$75K	\$75K	\$75K
	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300	30 days \$50	30 days \$100	30 days \$150	30 days \$200
37	\$608	\$1,216	\$1,793	\$2,333	\$2,918	\$3,502	\$407	\$615	\$733	\$844
38	\$608	\$1,216	\$1,793	\$2,333	\$2,918	\$3,502	\$407	\$615	\$733	\$844
39	\$608	\$1,216	\$1,793	\$2,333	\$2,918	\$3,502	\$407	\$615	\$733	\$844
40	\$608	\$1,216	\$1,793	\$2,333	\$2,918	\$3,502	\$407	\$615	\$733	\$844
41	\$608	\$1,216	\$1,793	\$2,333	\$2,918	\$3,502	\$407	\$615	\$733	\$844
42	\$608	\$1,216	\$1,793	\$2,333	\$2,918	\$3,502	\$407	\$615	\$733	\$844
43	\$618	\$1,236	\$1,823	\$2,372	\$2,967	\$3,559	\$414	\$625	\$745	\$859
44	\$628	\$1,256	\$1,852	\$2,411	\$3,015	\$3,618	\$420	\$635	\$756	\$873
45	\$638	\$1,276	\$1,883	\$2,452	\$3,063	\$3,676	\$427	\$645	\$768	\$886
46	\$648	\$1,297	\$1,913	\$2,490	\$3,112	\$3,735	\$434	\$655	\$782	\$902
47	\$658	\$1,317	\$1,943	\$2,529	\$3,161	\$3,792	\$441	\$665	\$794	\$915
48	\$667	\$1,374	\$2,029	\$2,646	\$3,308	\$3,969	\$468	\$702	\$836	\$961
49	\$714	\$1,430	\$2,117	\$2,764	\$3,456	\$4,147	\$495	\$740	\$880	\$1,006
50	\$743	\$1,487	\$2,203	\$2,882	\$3,603	\$4,324	\$523	\$777	\$922	\$1,052
51	\$770	\$1,543	\$2,291	\$3,000	\$3,750	\$4,500	\$550	\$814	\$964	\$1,097
52	\$799	\$1,601	\$2,379	\$3,118	\$3,897	\$4,677	\$577	\$853	\$1,008	\$1,143
53	\$809	\$1,621	\$2,408	\$3,156	\$3,946	\$4,734	\$584	\$863	\$1,020	\$1,157
54	\$819	\$1,639	\$2,436	\$3,194	\$3,993	\$4,792	\$591	\$873	\$1,032	\$1,172
55	\$829	\$1,660	\$2,467	\$3,233	\$4,042	\$4,849	\$598	\$883	\$1,045	\$1,185
56	\$837	\$1,680	\$2,495	\$3,272	\$4,089	\$4,908	\$604	\$893	\$1,057	\$1,200
57	\$848	\$1,699	\$2,524	\$3,309	\$4,138	\$4,966	\$613	\$905	\$1,069	\$1,214
58	\$890	\$1,781	\$2,647	\$3,475	\$4,343	\$5,212	\$647	\$952	\$1,123	\$1,271
59	\$930	\$1,864	\$2,771	\$3,640	\$4,549	\$5,459	\$680	\$1,001	\$1,179	\$1,330
60	\$973	\$1,945	\$2,894	\$3,804	\$4,755	\$5,707	\$713	\$1,048	\$1,233	\$1,388
61	\$1,013	\$2,028	\$3,017	\$3,969	\$4,961	\$5,953	\$746	\$1,097	\$1,287	\$1,447
62	\$1,055	\$2,109	\$3,139	\$4,133	\$5,167	\$6,200	\$780	\$1,146	\$1,341	\$1,504
63	\$1,175	\$2,349	\$3,497	\$4,608	\$5,759	\$6,911	\$873	\$1,278	\$1,471	\$1,604
64	\$1,295	\$2,588	\$3,855	\$5,080	\$6,352	\$7,621	\$966	\$1,412	\$1,641	\$1,835
65	\$1,413	\$2,828	\$4,213	\$5,555	\$6,943	\$8,332	\$1,059	\$1,545	\$1,791	\$2,001
66	\$1,533	\$3,068	\$4,570	\$6,028	\$7,535	\$9,041	\$1,151	\$1,677	\$1,940	\$2,166
67	\$1,653	\$3,306	\$4,927	\$6,502	\$8,128	\$9,752	\$1,244	\$1,810	\$2,090	\$2,332
68	\$1,827	\$3,652	\$5,443	\$7,184	\$8,979	\$10,775	\$1,379	\$1,999	\$2,303	\$2,565
69	\$1,999	\$3,998	\$5,958	\$7,865	\$9,832	\$11,799	\$1,513	\$2,186	\$2,516	\$2,798
70	\$2,173	\$4,344	\$6,475	\$8,547	\$10,684	\$12,820	\$1,646	\$2,376	\$2,728	\$3,031
71	\$2,345	\$4,689	\$6,990	\$9,229	\$11,537	\$13,843	\$1,780	\$2,563	\$2,941	\$3,264
72	\$2,519	\$5,035	\$7,507	\$9,911	\$12,388	\$14,866	\$1,913	\$2,752	\$3,154	\$3,497
73	\$2,826	\$5,649	\$8,422	\$11,120	\$13,899	\$16,680	\$2,153	\$3,090	\$3,536	\$3,919
74	\$3,134	\$6,266	\$9,339	\$12,329	\$15,410	\$18,491	\$2,392	\$3,429	\$3,919	\$4,341
75	\$3,441	\$6,882	\$10,254	\$13,536	\$16,921	\$20,305	\$2,631	\$3,767	\$4,300	\$4,763
76	\$3,748	\$7,496	\$11,170	\$14,745	\$18,432	\$22,118	\$2,870	\$4,105	\$4,684	\$5,183
77	\$4,056	\$8,113	\$12,086	\$15,954	\$19,942	\$23,931	\$3,108	\$4,442	\$5,065	\$5,605
78	\$4,712	\$9,399	\$13,850	\$18,284	\$22,854	\$27,425	\$3,598	\$5,092	\$5,779	\$6,458
79	\$5,367	\$10,688	\$15,616	\$20,612	\$25,765	\$30,918	\$4,086	\$5,741	\$6,492	\$7,311
80	\$6,023	\$11,976	\$17,380	\$22,942	\$28,677	\$34,413	\$4,576	\$6,389	\$7,204	\$8,163
81	\$6,679	\$13,264	\$19,145	\$25,270	\$31,588	\$37,906	\$5,064	\$7,037	\$7,919	\$9,016
82	\$7,334	\$14,552	\$20,909	\$27,600	\$34,501	\$41,401	\$5,553	\$7,686	\$8,631	\$9,869
83	\$8,135	\$16,021	\$22,999	\$30,361	\$37,950	\$45,541	\$6,158	\$8,462	\$9,494	\$10,855
84	\$8,933	\$17,488	\$25,091	\$33,120	\$41,401	\$49,681	\$6,764	\$9,237	\$10,358	\$11,842
85	\$9,734	\$18,957	\$27,182	\$35,880	\$44,851	\$53,821	\$7,370	\$10,012	\$11,221	\$12,830
86	\$10,534	\$20,425	\$29,272	\$38,641	\$48,300	\$57,961	\$7,974	\$10,787	\$12,084	\$13,816
87	\$11,333	\$21,893	\$31,364	\$41,401	\$51,751	\$62,101	\$8,580	\$11,564	\$12,947	\$14,804
88	\$12,133	\$23,361	\$33,454	\$44,160	\$55,201	\$66,241	\$9,185	\$12,339	\$13,811	\$15,792
89	\$12,931	\$24,830	\$35,546	\$46,921	\$58,650	\$70,381	\$9,791	\$13,114	\$14,674	\$16,778
90	\$13,732	\$26,299	\$37,636	\$49,681	\$62,101	\$74,521	\$10,395	\$13,889	\$15,537	\$17,765
91	\$14,532	\$27,766	\$39,726	\$52,440	\$65,550	\$78,661	\$11,002	\$14,665	\$16,399	\$18,751
92	\$15,331	\$29,235	\$41,818	\$55,201	\$69,002	\$82,801	\$11,608	\$15,440	\$17,264	\$19,739
93	\$16,131	\$30,702	\$43,909	\$57,961	\$72,451	\$86,941	\$12,212	\$16,215	\$18,127	\$20,727
94	\$16,930	\$32,171	\$46,000	\$60,720	\$75,900	\$91,081	\$12,818	\$16,992	\$18,989	\$21,713
95	\$17,730	\$33,640	\$48,091	\$63,480	\$79,351	\$95,221	\$13,423	\$17,767	\$19,852	\$22,701
96	\$18,530	\$35,107	\$50,181	\$66,241	\$82,801	\$99,361	\$14,029	\$18,542	\$20,717	\$23,687
97	\$19,329	\$36,576	\$52,273	\$69,002	\$86,250	\$103,501	\$14,635	\$19,317	\$21,579	\$24,674
98	\$20,129	\$38,043	\$54,363	\$71,760	\$89,701	\$107,641	\$15,239	\$20,094	\$22,442	\$25,662
99	\$20,928	\$39,512	\$56,455	\$74,521	\$93,151	\$111,781	\$15,846	\$20,869	\$23,307	\$26,648
100	\$21,728	\$40,979	\$58,545	\$77,281	\$96,602	\$115,920	\$16,450	\$21,644	\$24,169	\$27,636

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K
	30 days \$50	30 days \$100	30 days \$150	30 days \$200	30 days \$250	30 days \$300	30 days \$50	30 days \$100	30 days \$150	30 days \$200	30 days \$250	30 days \$300
37	\$508	\$821	\$1,018	\$1,197	\$1,344	\$1,466	\$540	\$979	\$1,265	\$1,498	\$1,697	\$1,850
38	\$508	\$821	\$1,018	\$1,197	\$1,344	\$1,466	\$540	\$979	\$1,265	\$1,498	\$1,697	\$1,850
39	\$508	\$821	\$1,018	\$1,197	\$1,344	\$1,466	\$540	\$979	\$1,265	\$1,498	\$1,697	\$1,850
40	\$508	\$821	\$1,018	\$1,197	\$1,344	\$1,466	\$540	\$979	\$1,265	\$1,498	\$1,697	\$1,850
41	\$508	\$821	\$1,018	\$1,197	\$1,344	\$1,466	\$540	\$979	\$1,265	\$1,498	\$1,697	\$1,850
42	\$508	\$821	\$1,018	\$1,197	\$1,344	\$1,466	\$540	\$979	\$1,265	\$1,498	\$1,697	\$1,850
43	\$517	\$834	\$1,035	\$1,217	\$1,366	\$1,489	\$550	\$994	\$1,285	\$1,523	\$1,726	\$1,881
44	\$525	\$848	\$1,052	\$1,238	\$1,388	\$1,514	\$559	\$1,011	\$1,307	\$1,548	\$1,754	\$1,911
45	\$534	\$861	\$1,069	\$1,258	\$1,410	\$1,538	\$567	\$1,028	\$1,327	\$1,574	\$1,781	\$1,943
46	\$542	\$875	\$1,086	\$1,276	\$1,433	\$1,562	\$577	\$1,043	\$1,349	\$1,599	\$1,810	\$1,974
47	\$550	\$890	\$1,103	\$1,297	\$1,455	\$1,587	\$586	\$1,060	\$1,369	\$1,623	\$1,839	\$2,004
48	\$579	\$940	\$1,167	\$1,373	\$1,536	\$1,673	\$615	\$1,119	\$1,449	\$1,719	\$1,945	\$2,117
49	\$608	\$993	\$1,233	\$1,447	\$1,619	\$1,758	\$642	\$1,179	\$1,530	\$1,813	\$2,053	\$2,229
50	\$638	\$1,043	\$1,297	\$1,521	\$1,702	\$1,844	\$670	\$1,238	\$1,609	\$1,910	\$2,161	\$2,342
51	\$667	\$1,096	\$1,361	\$1,597	\$1,783	\$1,928	\$699	\$1,297	\$1,688	\$2,004	\$2,269	\$2,455
52	\$697	\$1,148	\$1,425	\$1,672	\$1,866	\$2,014	\$727	\$1,354	\$1,769	\$2,100	\$2,376	\$2,566
53	\$706	\$1,162	\$1,444	\$1,692	\$1,888	\$2,040	\$734	\$1,371	\$1,791	\$2,126	\$2,406	\$2,598
54	\$714	\$1,177	\$1,460	\$1,712	\$1,911	\$2,065	\$745	\$1,388	\$1,813	\$2,153	\$2,435	\$2,631
55	\$723	\$1,190	\$1,479	\$1,732	\$1,933	\$2,089	\$753	\$1,405	\$1,834	\$2,178	\$2,463	\$2,661
56	\$731	\$1,204	\$1,496	\$1,754	\$1,957	\$2,114	\$761	\$1,422	\$1,856	\$2,203	\$2,494	\$2,693
57	\$740	\$1,219	\$1,514	\$1,775	\$1,980	\$2,139	\$772	\$1,439	\$1,878	\$2,230	\$2,522	\$2,725
58	\$778	\$1,287	\$1,597	\$1,869	\$2,083	\$2,247	\$809	\$1,516	\$1,982	\$2,354	\$2,661	\$2,870
59	\$817	\$1,354	\$1,680	\$1,964	\$2,188	\$2,355	\$848	\$1,592	\$2,077	\$2,477	\$2,799	\$3,014
60	\$858	\$1,423	\$1,763	\$2,060	\$2,291	\$2,463	\$886	\$1,670	\$2,190	\$2,600	\$2,938	\$3,159
61	\$897	\$1,491	\$1,845	\$2,154	\$2,396	\$2,573	\$924	\$1,747	\$2,295	\$2,723	\$3,076	\$3,304
62	\$935	\$1,558	\$1,928	\$2,249	\$2,499	\$2,681	\$962	\$1,825	\$2,399	\$2,847	\$3,215	\$3,448
63	\$1,045	\$1,744	\$2,154	\$2,509	\$2,784	\$2,982	\$1,072	\$2,041	\$2,685	\$3,186	\$3,519	\$3,846
64	\$1,155	\$1,930	\$2,381	\$2,771	\$3,070	\$3,281	\$1,184	\$2,256	\$2,972	\$3,524	\$3,969	\$4,243
65	\$1,263	\$2,116	\$2,607	\$3,031	\$3,353	\$3,581	\$1,293	\$2,472	\$3,257	\$3,863	\$4,346	\$4,641
66	\$1,373	\$2,301	\$2,835	\$3,292	\$3,639	\$3,882	\$1,403	\$2,686	\$3,544	\$4,202	\$4,724	\$5,038
67	\$1,482	\$2,489	\$3,061	\$3,552	\$3,924	\$4,182	\$1,513	\$2,902	\$3,831	\$4,540	\$5,101	\$5,437
68	\$1,639	\$2,755	\$3,384	\$3,920	\$4,327	\$4,608	\$1,673	\$3,213	\$4,241	\$5,023	\$5,639	\$6,004
69	\$1,798	\$3,024	\$3,706	\$4,290	\$4,731	\$5,031	\$1,832	\$3,524	\$4,652	\$5,506	\$6,176	\$6,571
70	\$1,957	\$3,291	\$4,029	\$4,658	\$5,133	\$5,457	\$1,991	\$3,834	\$5,062	\$5,989	\$6,715	\$7,139
71	\$2,114	\$3,557	\$4,353	\$5,026	\$5,536	\$5,882	\$2,151	\$4,145	\$5,474	\$6,473	\$7,253	\$7,708
72	\$2,273	\$3,826	\$4,675	\$5,396	\$5,940	\$6,308	\$2,310	\$4,456	\$5,884	\$6,956	\$7,922	\$8,275
73	\$2,555	\$4,304	\$5,251	\$6,053	\$6,661	\$7,073	\$2,593	\$5,009	\$6,617	\$7,817	\$8,751	\$9,293
74	\$2,835	\$4,783	\$5,827	\$6,711	\$7,382	\$7,838	\$2,877	\$5,565	\$7,351	\$8,678	\$9,710	\$10,309
75	\$3,117	\$5,261	\$6,402	\$7,368	\$8,103	\$8,602	\$3,161	\$6,120	\$8,084	\$9,539	\$10,671	\$11,327
76	\$3,399	\$5,741	\$6,978	\$8,027	\$8,824	\$9,366	\$3,444	\$6,676	\$8,819	\$10,402	\$11,630	\$12,346
77	\$3,681	\$6,218	\$7,554	\$8,685	\$9,545	\$10,130	\$3,728	\$7,231	\$9,551	\$11,263	\$12,590	\$13,364
78	\$4,251	\$7,196	\$8,687	\$10,021	\$10,986	\$11,557	\$4,290	\$8,407	\$11,067	\$12,908	\$14,478	\$15,231
79	\$4,820	\$8,174	\$9,820	\$11,358	\$12,427	\$12,984	\$4,851	\$9,583	\$12,584	\$14,552	\$16,366	\$17,100
80	\$5,391	\$9,151	\$10,953	\$12,693	\$13,869	\$14,410	\$5,413	\$10,758	\$14,098	\$16,197	\$18,255	\$18,967
81	\$5,962	\$10,130	\$12,086	\$14,031	\$15,309	\$15,836	\$5,974	\$11,935	\$15,614	\$17,841	\$20,143	\$20,837
82	\$6,532	\$11,108	\$13,218	\$15,368	\$16,751	\$17,262	\$6,536	\$13,110	\$17,131	\$19,486	\$22,030	\$22,704
83	\$7,218	\$12,224	\$14,605	\$16,980	\$18,434	\$18,989	\$7,221	\$14,427	\$18,843	\$21,434	\$24,342	\$25,076
84	\$7,903	\$13,340	\$15,993	\$18,593	\$20,116	\$20,715	\$7,907	\$15,746	\$20,556	\$23,383	\$26,653	\$27,447
85	\$8,589	\$14,456	\$17,379	\$20,205	\$21,799	\$22,442	\$8,592	\$17,063	\$22,268	\$25,331	\$28,965	\$29,817
86	\$9,274	\$15,572	\$18,765	\$21,818	\$23,482	\$24,168	\$9,279	\$18,380	\$23,982	\$27,279	\$31,276	\$32,189
87	\$9,962	\$16,688	\$20,151	\$23,432	\$25,166	\$25,895	\$9,965	\$19,697	\$25,696	\$29,228	\$33,586	\$34,560
88	\$10,647	\$17,804	\$21,539	\$25,044	\$26,847	\$27,621	\$10,650	\$21,016	\$27,408	\$31,176	\$35,897	\$36,930
89	\$11,333	\$18,920	\$22,925	\$26,656	\$28,531	\$29,348	\$11,336	\$22,332	\$29,122	\$33,125	\$38,208	\$39,303
90	\$12,018	\$20,036	\$24,311	\$28,269	\$30,214	\$31,073	\$12,021	\$23,649	\$30,834	\$35,073	\$40,520	\$41,673
91	\$12,704	\$21,152	\$25,697	\$29,881	\$31,897	\$32,801	\$12,709	\$24,966	\$32,547	\$37,022	\$42,830	\$44,044
92	\$13,391	\$22,268	\$27,085	\$31,495	\$33,581	\$34,526	\$13,394	\$26,285	\$34,261	\$38,970	\$45,141	\$46,416
93	\$14,076	\$23,384	\$28,471	\$33,108	\$35,262	\$36,253	\$14,080	\$27,602	\$35,973	\$40,918	\$47,452	\$48,786
94	\$14,762	\$24,502	\$29,858	\$34,720	\$36,946	\$37,979	\$14,765	\$28,919	\$37,687	\$42,868	\$49,764	\$51,157
95	\$15,447	\$25,618	\$31,246	\$36,333	\$38,629	\$39,706	\$15,451	\$30,236	\$39,399	\$44,817	\$52,075	\$53,529
96	\$16,133	\$26,734	\$32,632	\$37,945	\$40,312	\$41,432	\$16,138	\$31,555	\$41,113	\$46,765	\$54,385	\$55,900
97	\$16,820	\$27,850	\$34,018	\$39,558	\$41,994	\$43,159	\$16,823	\$32,871	\$42,825	\$48,714	\$56,696	\$58,270
98	\$17,505	\$28,966	\$35,404	\$41,172	\$43,677	\$44,886	\$17,509	\$34,188	\$44,538	\$50,662	\$59,008	\$60,642
99	\$18,191	\$30,082	\$36,792	\$42,784	\$45,361	\$46,612	\$18,194	\$35,505	\$46,252	\$52,611	\$61,319	\$63,013
100	\$18,876	\$31,198	\$38,178	\$44,396	\$47,044	\$48,339	\$18,881	\$36,824	\$47,964	\$54,559	\$63,631	\$65,383

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	30 days \$50	30 days \$100	30 days \$150	30 days \$200	30 days \$250	30 days \$300	30 days \$50	30 days \$100	30 days \$150	30 days \$200	30 days \$250	30 days \$300
37	\$550	\$1,048	\$1,288	\$1,832	\$2,092	\$2,529	\$559	\$1,118	\$1,650	\$2,149	\$2,686	\$3,223
38	\$550	\$1,048	\$1,288	\$1,832	\$2,092	\$2,529	\$559	\$1,118	\$1,650	\$2,149	\$2,686	\$3,223
39	\$550	\$1,048	\$1,288	\$1,832	\$2,092	\$2,529	\$559	\$1,118	\$1,650	\$2,149	\$2,686	\$3,223
40	\$550	\$1,048	\$1,288	\$1,832	\$2,092	\$2,529	\$559	\$1,118	\$1,650	\$2,149	\$2,686	\$3,223
41	\$550	\$1,048	\$1,288	\$1,832	\$2,092	\$2,529	\$559	\$1,118	\$1,650	\$2,149	\$2,686	\$3,223
42	\$550	\$1,048	\$1,288	\$1,832	\$2,092	\$2,529	\$559	\$1,118	\$1,650	\$2,149	\$2,686	\$3,223
43	\$559	\$1,065	\$1,309	\$1,862	\$2,127	\$2,571	\$569	\$1,136	\$1,678	\$2,185	\$2,730	\$3,277
44	\$569	\$1,084	\$1,330	\$1,893	\$2,161	\$2,614	\$577	\$1,155	\$1,705	\$2,220	\$2,776	\$3,331
45	\$577	\$1,101	\$1,352	\$1,923	\$2,197	\$2,654	\$584	\$1,175	\$1,732	\$2,256	\$2,820	\$3,384
46	\$588	\$1,118	\$1,373	\$1,953	\$2,232	\$2,696	\$596	\$1,194	\$1,761	\$2,291	\$2,865	\$3,438
47	\$596	\$1,136	\$1,395	\$1,984	\$2,266	\$2,739	\$606	\$1,212	\$1,788	\$2,328	\$2,909	\$3,492
48	\$623	\$1,192	\$1,474	\$2,094	\$2,391	\$2,899	\$631	\$1,263	\$1,867	\$2,436	\$3,044	\$3,654
49	\$650	\$1,246	\$1,555	\$2,205	\$2,516	\$3,059	\$657	\$1,315	\$1,948	\$2,544	\$3,179	\$3,816
50	\$677	\$1,302	\$1,634	\$2,315	\$2,641	\$3,218	\$684	\$1,368	\$2,028	\$2,652	\$3,314	\$3,978
51	\$704	\$1,357	\$1,714	\$2,425	\$2,764	\$3,378	\$709	\$1,420	\$2,107	\$2,761	\$3,449	\$4,140
52	\$731	\$1,413	\$1,795	\$2,534	\$2,889	\$3,537	\$734	\$1,472	\$2,188	\$2,869	\$3,584	\$4,302
53	\$740	\$1,430	\$1,817	\$2,565	\$2,924	\$3,581	\$745	\$1,489	\$2,215	\$2,904	\$3,628	\$4,354
54	\$748	\$1,449	\$1,839	\$2,597	\$2,960	\$3,625	\$753	\$1,508	\$2,242	\$2,938	\$3,674	\$4,408
55	\$758	\$1,466	\$1,861	\$2,627	\$2,995	\$3,669	\$761	\$1,526	\$2,269	\$2,973	\$3,718	\$4,461
56	\$767	\$1,482	\$1,883	\$2,659	\$3,031	\$3,713	\$772	\$1,545	\$2,295	\$3,009	\$3,762	\$4,515
57	\$775	\$1,501	\$1,905	\$2,690	\$3,068	\$3,757	\$780	\$1,562	\$2,322	\$3,044	\$3,806	\$4,567
58	\$814	\$1,577	\$2,009	\$2,835	\$3,230	\$3,964	\$819	\$1,638	\$2,436	\$3,196	\$3,995	\$4,795
59	\$853	\$1,653	\$2,114	\$2,980	\$3,394	\$4,172	\$856	\$1,714	\$2,549	\$3,348	\$4,186	\$5,021
60	\$890	\$1,731	\$2,219	\$3,124	\$3,556	\$4,381	\$895	\$1,790	\$2,663	\$3,500	\$4,375	\$5,249
61	\$929	\$1,807	\$2,323	\$3,269	\$3,720	\$4,589	\$932	\$1,866	\$2,776	\$3,652	\$4,564	\$5,477
62	\$966	\$1,883	\$2,428	\$3,412	\$3,882	\$4,797	\$971	\$1,942	\$2,889	\$3,802	\$4,755	\$5,705
63	\$1,077	\$2,100	\$2,717	\$3,814	\$4,334	\$5,369	\$1,081	\$2,161	\$3,218	\$4,240	\$5,298	\$6,359
64	\$1,187	\$2,318	\$3,005	\$4,216	\$4,787	\$5,943	\$1,190	\$2,381	\$3,547	\$4,675	\$5,844	\$7,012
65	\$1,297	\$2,536	\$3,294	\$4,618	\$5,239	\$6,516	\$1,300	\$2,602	\$3,875	\$5,111	\$6,387	\$7,665
66	\$1,406	\$2,754	\$3,583	\$5,020	\$5,692	\$7,088	\$1,410	\$2,821	\$4,204	\$5,546	\$6,933	\$8,319
67	\$1,518	\$2,972	\$3,873	\$5,421	\$6,144	\$7,660	\$1,521	\$3,042	\$4,533	\$5,982	\$7,478	\$8,974
68	\$1,677	\$3,287	\$4,287	\$5,999	\$6,794	\$8,483	\$1,680	\$3,360	\$5,008	\$6,608	\$8,261	\$9,914
69	\$1,835	\$3,601	\$4,702	\$6,576	\$7,444	\$9,303	\$1,839	\$3,677	\$5,482	\$7,236	\$9,045	\$10,855
70	\$1,994	\$3,915	\$5,116	\$7,154	\$8,093	\$10,125	\$1,999	\$3,996	\$5,957	\$7,863	\$9,830	\$11,795
71	\$2,154	\$4,229	\$5,531	\$7,731	\$8,743	\$10,946	\$2,158	\$4,314	\$6,431	\$8,491	\$10,613	\$12,736
72	\$2,313	\$4,543	\$5,945	\$8,309	\$9,393	\$11,768	\$2,316	\$4,631	\$6,906	\$9,117	\$11,397	\$13,676
73	\$2,597	\$5,104	\$6,686	\$9,340	\$10,553	\$13,235	\$2,600	\$5,199	\$7,748	\$10,230	\$12,788	\$15,344
74	\$2,880	\$5,665	\$7,426	\$10,372	\$11,712	\$14,703	\$2,882	\$5,764	\$8,592	\$11,343	\$14,177	\$17,012
75	\$3,162	\$6,225	\$8,165	\$11,402	\$12,872	\$16,170	\$3,166	\$6,332	\$9,435	\$12,454	\$15,567	\$18,680
76	\$3,446	\$6,787	\$8,906	\$12,433	\$14,031	\$17,637	\$3,449	\$6,897	\$10,277	\$13,566	\$16,958	\$20,349
77	\$3,730	\$7,348	\$9,646	\$13,465	\$15,191	\$19,104	\$3,731	\$7,463	\$11,120	\$14,677	\$18,348	\$22,017
78	\$4,292	\$8,533	\$11,169	\$15,879	\$17,487	\$22,135	\$4,294	\$8,660	\$12,742	\$16,901	\$21,127	\$25,351
79	\$4,854	\$9,718	\$12,690	\$18,292	\$19,781	\$25,167	\$4,856	\$9,855	\$14,367	\$19,125	\$23,906	\$28,688
80	\$5,415	\$10,905	\$14,213	\$20,707	\$22,076	\$28,198	\$5,418	\$11,052	\$15,991	\$21,348	\$26,685	\$32,022
81	\$5,977	\$12,091	\$15,734	\$23,121	\$24,372	\$31,229	\$5,980	\$12,248	\$17,613	\$23,572	\$29,464	\$35,357
82	\$6,539	\$13,278	\$17,257	\$25,534	\$26,667	\$34,261	\$6,543	\$13,443	\$19,238	\$25,795	\$32,243	\$38,693
83	\$7,225	\$14,611	\$18,983	\$28,114	\$29,471	\$37,687	\$7,228	\$14,794	\$21,161	\$28,375	\$35,468	\$42,561
84	\$7,910	\$15,945	\$20,708	\$30,693	\$32,277	\$41,113	\$7,915	\$16,144	\$23,084	\$30,953	\$38,693	\$46,431
85	\$8,597	\$17,279	\$22,434	\$33,273	\$35,082	\$44,538	\$8,601	\$17,495	\$25,009	\$33,533	\$41,916	\$50,301
86	\$9,283	\$18,613	\$24,159	\$35,851	\$37,888	\$47,964	\$9,286	\$18,848	\$26,932	\$36,113	\$45,141	\$54,169
87	\$9,968	\$19,947	\$25,885	\$38,431	\$40,692	\$51,390	\$9,972	\$20,198	\$28,855	\$38,693	\$48,366	\$58,039
88	\$10,654	\$21,282	\$27,610	\$41,011	\$43,498	\$54,816	\$10,657	\$21,549	\$30,780	\$41,271	\$51,591	\$61,909
89	\$11,339	\$22,616	\$29,336	\$43,591	\$46,303	\$58,243	\$11,344	\$22,900	\$32,703	\$43,851	\$54,814	\$65,777
90	\$12,026	\$23,950	\$31,061	\$46,169	\$49,109	\$61,669	\$12,030	\$24,250	\$34,627	\$46,431	\$58,039	\$69,647
91	\$12,712	\$25,284	\$32,787	\$48,749	\$51,913	\$65,095	\$12,715	\$25,601	\$36,550	\$49,011	\$61,264	\$73,516
92	\$13,397	\$26,618	\$34,513	\$51,329	\$54,719	\$68,520	\$13,401	\$26,952	\$38,474	\$51,591	\$64,488	\$77,384
93	\$14,083	\$27,951	\$36,238	\$53,909	\$57,524	\$71,946	\$14,086	\$28,303	\$40,398	\$54,169	\$67,712	\$81,254
94	\$14,768	\$29,287	\$37,964	\$56,489	\$60,330	\$75,372	\$14,774	\$29,653	\$42,321	\$56,749	\$70,936	\$85,124
95	\$15,456	\$30,621	\$39,689	\$59,067	\$63,134	\$78,798	\$15,459	\$31,004	\$44,245	\$59,329	\$74,161	\$88,992
96	\$16,141	\$31,955	\$41,416	\$61,647	\$65,940	\$82,225	\$16,144	\$32,355	\$46,169	\$61,909	\$77,384	\$92,862
97	\$16,827	\$33,288	\$43,142	\$64,227	\$68,745	\$85,651	\$16,830	\$33,706	\$48,092	\$64,487	\$80,609	\$96,732
98	\$17,512	\$34,622	\$44,868	\$66,807	\$71,551	\$89,077	\$17,517	\$35,056	\$50,015	\$67,067	\$83,834	\$100,600
99	\$18,199	\$35,956	\$46,593	\$69,385	\$74,357	\$92,502	\$18,203	\$36,407	\$51,940	\$69,647	\$87,059	\$104,470
100	\$18,885	\$37,292	\$48,319	\$71,965	\$77,162	\$95,928	\$18,888	\$37,759	\$53,863	\$72,226	\$90,282	\$108,340

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K	\$75K	\$75K	\$75K	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$371	\$559	\$669	\$772	\$463	\$748	\$930	\$1,094	\$1,239	\$1,337
38	\$371	\$559	\$669	\$772	\$463	\$748	\$930	\$1,094	\$1,239	\$1,337
39	\$371	\$559	\$669	\$772	\$463	\$748	\$930	\$1,094	\$1,239	\$1,337
40	\$371	\$559	\$669	\$772	\$463	\$748	\$930	\$1,094	\$1,239	\$1,337
41	\$371	\$559	\$669	\$772	\$463	\$748	\$930	\$1,094	\$1,239	\$1,337
42	\$371	\$559	\$669	\$772	\$463	\$748	\$930	\$1,094	\$1,239	\$1,337
43	\$377	\$569	\$680	\$785	\$469	\$760	\$946	\$1,113	\$1,261	\$1,359
44	\$383	\$577	\$691	\$797	\$478	\$773	\$961	\$1,131	\$1,281	\$1,381
45	\$390	\$588	\$702	\$810	\$485	\$785	\$976	\$1,148	\$1,302	\$1,405
46	\$395	\$596	\$713	\$824	\$493	\$797	\$993	\$1,167	\$1,322	\$1,427
47	\$402	\$606	\$724	\$836	\$500	\$810	\$1,008	\$1,185	\$1,344	\$1,449
48	\$427	\$640	\$763	\$878	\$527	\$858	\$1,067	\$1,253	\$1,420	\$1,526
49	\$451	\$675	\$802	\$920	\$555	\$905	\$1,124	\$1,322	\$1,498	\$1,606
50	\$476	\$709	\$843	\$961	\$582	\$952	\$1,184	\$1,390	\$1,574	\$1,683
51	\$501	\$743	\$881	\$1,003	\$610	\$1,000	\$1,243	\$1,459	\$1,651	\$1,761
52	\$527	\$778	\$920	\$1,043	\$637	\$1,047	\$1,302	\$1,526	\$1,727	\$1,840
53	\$534	\$787	\$932	\$1,057	\$643	\$1,060	\$1,317	\$1,545	\$1,749	\$1,862
54	\$540	\$797	\$942	\$1,070	\$652	\$1,074	\$1,334	\$1,563	\$1,769	\$1,886
55	\$545	\$807	\$954	\$1,082	\$660	\$1,086	\$1,349	\$1,582	\$1,791	\$1,908
56	\$552	\$815	\$966	\$1,096	\$667	\$1,099	\$1,366	\$1,602	\$1,813	\$1,930
57	\$559	\$826	\$976	\$1,109	\$675	\$1,111	\$1,381	\$1,621	\$1,834	\$1,953
58	\$589	\$870	\$1,027	\$1,162	\$711	\$1,173	\$1,457	\$1,707	\$1,930	\$2,051
59	\$621	\$913	\$1,076	\$1,214	\$746	\$1,236	\$1,533	\$1,793	\$2,028	\$2,151
60	\$652	\$957	\$1,124	\$1,268	\$783	\$1,298	\$1,609	\$1,881	\$2,124	\$2,249
61	\$682	\$1,001	\$1,173	\$1,320	\$819	\$1,361	\$1,685	\$1,967	\$2,222	\$2,349
62	\$713	\$1,045	\$1,224	\$1,374	\$854	\$1,423	\$1,761	\$2,053	\$2,318	\$2,446
63	\$797	\$1,167	\$1,361	\$1,525	\$954	\$1,594	\$1,967	\$2,291	\$2,583	\$2,722
64	\$883	\$1,288	\$1,498	\$1,677	\$1,054	\$1,763	\$2,175	\$2,529	\$2,848	\$2,995
65	\$967	\$1,410	\$1,634	\$1,827	\$1,153	\$1,932	\$2,381	\$2,767	\$3,113	\$3,269
66	\$1,052	\$1,531	\$1,771	\$1,979	\$1,254	\$2,102	\$2,587	\$3,005	\$3,378	\$3,542
67	\$1,136	\$1,653	\$1,908	\$2,129	\$1,354	\$2,271	\$2,794	\$3,243	\$3,644	\$3,817
68	\$1,258	\$1,825	\$2,102	\$2,342	\$1,498	\$2,516	\$3,088	\$3,581	\$4,018	\$4,206
69	\$1,381	\$1,997	\$2,298	\$2,555	\$1,641	\$2,761	\$3,384	\$3,917	\$4,393	\$4,594
70	\$1,503	\$2,170	\$2,492	\$2,767	\$1,786	\$3,004	\$3,679	\$4,253	\$4,768	\$4,982
71	\$1,624	\$2,340	\$2,686	\$2,980	\$1,930	\$3,248	\$3,973	\$4,591	\$5,145	\$5,371
72	\$1,746	\$2,512	\$2,880	\$3,193	\$2,075	\$3,493	\$4,268	\$4,927	\$5,519	\$5,759
73	\$1,965	\$2,821	\$3,228	\$3,578	\$2,332	\$3,931	\$4,793	\$5,528	\$6,188	\$6,458
74	\$2,183	\$3,130	\$3,578	\$3,963	\$2,588	\$4,366	\$5,320	\$6,127	\$6,857	\$7,155
75	\$2,403	\$3,439	\$3,927	\$4,348	\$2,847	\$4,803	\$5,845	\$6,728	\$7,525	\$7,853
76	\$2,620	\$3,747	\$4,275	\$4,733	\$3,103	\$5,241	\$6,370	\$7,329	\$8,194	\$8,552
77	\$2,838	\$4,056	\$4,625	\$5,119	\$3,362	\$5,678	\$6,897	\$7,929	\$8,862	\$9,249
78	\$3,286	\$4,648	\$5,276	\$5,866	\$3,851	\$6,571	\$7,932	\$9,119	\$10,228	\$10,553
79	\$3,731	\$5,241	\$5,926	\$6,613	\$4,343	\$7,463	\$8,965	\$10,308	\$11,594	\$11,854
80	\$4,177	\$5,833	\$6,578	\$7,360	\$4,832	\$8,356	\$10,000	\$11,498	\$12,958	\$13,156
81	\$4,625	\$6,426	\$7,230	\$8,108	\$5,324	\$9,249	\$11,035	\$12,687	\$14,324	\$14,459
82	\$5,070	\$7,019	\$7,881	\$8,856	\$5,815	\$10,142	\$12,069	\$13,877	\$15,690	\$15,761
83	\$5,622	\$7,726	\$8,668	\$9,740	\$6,396	\$11,157	\$13,276	\$15,265	\$17,259	\$17,338
84	\$6,176	\$8,434	\$9,457	\$10,627	\$6,976	\$12,170	\$14,483	\$16,651	\$18,827	\$18,915
85	\$6,728	\$9,141	\$10,245	\$11,512	\$7,559	\$13,185	\$15,690	\$18,039	\$20,398	\$20,490
86	\$7,282	\$9,850	\$11,034	\$12,396	\$8,140	\$14,199	\$16,898	\$19,427	\$21,966	\$22,067
87	\$7,834	\$10,558	\$11,822	\$13,283	\$8,721	\$15,212	\$18,105	\$20,815	\$23,535	\$23,643
88	\$8,388	\$11,265	\$12,609	\$14,167	\$9,303	\$16,227	\$19,310	\$22,202	\$25,103	\$25,220
89	\$8,940	\$11,974	\$13,397	\$15,054	\$9,884	\$17,242	\$20,517	\$23,590	\$26,673	\$26,795
90	\$9,492	\$12,682	\$14,186	\$15,938	\$10,465	\$18,255	\$21,725	\$24,978	\$28,242	\$28,372
91	\$10,046	\$13,389	\$14,974	\$16,825	\$11,047	\$19,270	\$22,932	\$26,366	\$29,810	\$29,947
92	\$10,598	\$14,096	\$15,761	\$17,710	\$11,628	\$20,284	\$24,139	\$27,752	\$31,379	\$31,524
93	\$11,152	\$14,806	\$16,550	\$18,596	\$12,211	\$21,297	\$25,346	\$29,140	\$32,949	\$33,099
94	\$11,704	\$15,513	\$17,338	\$19,481	\$12,791	\$22,312	\$26,552	\$30,528	\$34,518	\$34,676
95	\$12,258	\$16,220	\$18,127	\$20,367	\$13,372	\$23,327	\$27,759	\$31,916	\$36,086	\$36,252
96	\$12,810	\$16,930	\$18,915	\$21,252	\$13,955	\$24,340	\$28,966	\$33,304	\$37,656	\$37,829
97	\$13,364	\$17,637	\$19,702	\$22,138	\$14,535	\$25,355	\$30,173	\$34,692	\$39,225	\$39,406
98	\$13,916	\$18,344	\$20,490	\$23,023	\$15,116	\$26,369	\$31,381	\$36,079	\$40,793	\$40,981
99	\$14,468	\$19,054	\$21,279	\$23,909	\$15,699	\$27,384	\$32,588	\$37,467	\$42,362	\$42,558
100	\$15,022	\$19,761	\$22,067	\$24,794	\$16,280	\$28,397	\$33,795	\$38,853	\$43,932	\$44,133

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$493	\$893	\$1,155	\$1,368	\$1,550	\$1,707	\$496	\$957	\$1,177	\$1,536	\$1,776	\$2,310
38	\$493	\$893	\$1,155	\$1,368	\$1,550	\$1,707	\$496	\$957	\$1,177	\$1,536	\$1,776	\$2,310
39	\$493	\$893	\$1,155	\$1,368	\$1,550	\$1,707	\$496	\$957	\$1,177	\$1,536	\$1,776	\$2,310
40	\$493	\$893	\$1,155	\$1,368	\$1,550	\$1,707	\$496	\$957	\$1,177	\$1,536	\$1,776	\$2,310
41	\$493	\$893	\$1,155	\$1,368	\$1,550	\$1,707	\$496	\$957	\$1,177	\$1,536	\$1,776	\$2,310
42	\$493	\$893	\$1,155	\$1,368	\$1,550	\$1,707	\$496	\$957	\$1,177	\$1,536	\$1,776	\$2,310
43	\$500	\$908	\$1,173	\$1,391	\$1,575	\$1,736	\$503	\$973	\$1,195	\$1,562	\$1,805	\$2,349
44	\$508	\$924	\$1,194	\$1,413	\$1,602	\$1,764	\$512	\$989	\$1,216	\$1,587	\$1,835	\$2,387
45	\$517	\$939	\$1,212	\$1,437	\$1,628	\$1,791	\$520	\$1,005	\$1,234	\$1,612	\$1,864	\$2,425
46	\$525	\$952	\$1,233	\$1,459	\$1,653	\$1,820	\$528	\$1,021	\$1,254	\$1,638	\$1,894	\$2,463
47	\$534	\$967	\$1,251	\$1,482	\$1,680	\$1,849	\$537	\$1,037	\$1,275	\$1,665	\$1,925	\$2,502
48	\$559	\$1,021	\$1,324	\$1,569	\$1,778	\$1,953	\$562	\$1,087	\$1,347	\$1,756	\$2,028	\$2,647
49	\$586	\$1,076	\$1,396	\$1,656	\$1,876	\$2,056	\$588	\$1,138	\$1,420	\$1,847	\$2,132	\$2,793
50	\$611	\$1,130	\$1,469	\$1,742	\$1,974	\$2,161	\$613	\$1,189	\$1,493	\$1,938	\$2,237	\$2,940
51	\$637	\$1,184	\$1,542	\$1,830	\$2,072	\$2,264	\$638	\$1,239	\$1,565	\$2,031	\$2,340	\$3,085
52	\$662	\$1,236	\$1,616	\$1,916	\$2,170	\$2,369	\$664	\$1,290	\$1,638	\$2,122	\$2,445	\$3,230
53	\$670	\$1,251	\$1,634	\$1,940	\$2,197	\$2,398	\$672	\$1,305	\$1,658	\$2,148	\$2,475	\$3,270
54	\$679	\$1,266	\$1,655	\$1,964	\$2,222	\$2,426	\$680	\$1,322	\$1,678	\$2,175	\$2,506	\$3,309
55	\$687	\$1,281	\$1,675	\$1,987	\$2,249	\$2,457	\$689	\$1,337	\$1,699	\$2,200	\$2,536	\$3,350
56	\$696	\$1,297	\$1,695	\$2,011	\$2,276	\$2,485	\$697	\$1,354	\$1,719	\$2,227	\$2,566	\$3,390
57	\$704	\$1,312	\$1,715	\$2,035	\$2,303	\$2,514	\$706	\$1,369	\$1,739	\$2,252	\$2,595	\$3,429
58	\$738	\$1,383	\$1,810	\$2,148	\$2,430	\$2,647	\$740	\$1,439	\$1,835	\$2,374	\$2,734	\$3,620
59	\$773	\$1,454	\$1,905	\$2,261	\$2,556	\$2,781	\$775	\$1,509	\$1,930	\$2,495	\$2,872	\$3,811
60	\$809	\$1,525	\$2,001	\$2,374	\$2,683	\$2,914	\$810	\$1,579	\$2,026	\$2,617	\$3,010	\$4,000
61	\$844	\$1,596	\$2,095	\$2,487	\$2,808	\$3,048	\$846	\$1,650	\$2,122	\$2,737	\$3,149	\$4,191
62	\$880	\$1,666	\$2,190	\$2,600	\$2,934	\$3,183	\$881	\$1,719	\$2,217	\$2,858	\$3,286	\$4,381
63	\$979	\$1,864	\$2,452	\$2,909	\$3,279	\$3,551	\$981	\$1,918	\$2,480	\$3,194	\$3,669	\$4,903
64	\$1,081	\$2,060	\$2,713	\$3,218	\$3,623	\$3,919	\$1,082	\$2,117	\$2,745	\$3,529	\$4,052	\$5,427
65	\$1,180	\$2,257	\$2,975	\$3,527	\$3,968	\$4,287	\$1,182	\$2,316	\$3,009	\$3,863	\$4,434	\$5,948
66	\$1,281	\$2,453	\$3,235	\$3,836	\$4,312	\$4,657	\$1,283	\$2,516	\$3,272	\$4,199	\$4,817	\$6,472
67	\$1,381	\$2,651	\$3,497	\$4,145	\$4,657	\$5,025	\$1,383	\$2,713	\$3,536	\$4,533	\$5,200	\$6,993
68	\$1,526	\$2,933	\$3,872	\$4,586	\$5,148	\$5,550	\$1,528	\$3,000	\$3,914	\$5,015	\$5,747	\$7,745
69	\$1,672	\$3,216	\$4,246	\$5,028	\$5,639	\$6,077	\$1,673	\$3,287	\$4,292	\$5,494	\$6,294	\$8,494
70	\$1,818	\$3,500	\$4,623	\$5,469	\$6,131	\$6,602	\$1,818	\$3,574	\$4,672	\$5,974	\$6,841	\$9,244
71	\$1,964	\$3,784	\$4,998	\$5,909	\$6,622	\$7,128	\$1,964	\$3,861	\$5,050	\$6,453	\$7,390	\$9,994
72	\$2,109	\$4,067	\$5,372	\$6,350	\$7,115	\$7,654	\$2,109	\$4,148	\$5,428	\$6,934	\$7,937	\$10,743
73	\$2,367	\$4,574	\$6,043	\$7,137	\$7,990	\$8,596	\$2,369	\$4,660	\$6,104	\$7,789	\$8,911	\$12,084
74	\$2,627	\$5,082	\$6,711	\$7,924	\$8,866	\$9,538	\$2,627	\$5,172	\$6,781	\$8,643	\$9,886	\$13,424
75	\$2,885	\$5,589	\$7,382	\$8,710	\$9,742	\$10,480	\$2,887	\$5,685	\$7,456	\$9,499	\$10,860	\$14,763
76	\$3,144	\$6,095	\$8,052	\$9,497	\$10,618	\$11,420	\$3,145	\$6,196	\$8,131	\$10,353	\$11,834	\$16,104
77	\$3,404	\$6,602	\$8,722	\$10,284	\$11,495	\$12,362	\$3,404	\$6,708	\$8,807	\$11,209	\$12,810	\$17,443
78	\$3,953	\$7,675	\$10,105	\$11,785	\$13,218	\$14,221	\$3,954	\$7,797	\$10,198	\$12,937	\$14,763	\$20,210
79	\$4,501	\$8,749	\$11,490	\$13,286	\$14,942	\$16,082	\$4,505	\$8,886	\$11,587	\$14,665	\$16,719	\$22,979
80	\$5,052	\$9,823	\$12,872	\$14,789	\$16,668	\$17,941	\$5,055	\$9,975	\$12,977	\$16,394	\$18,674	\$25,746
81	\$5,600	\$10,897	\$14,257	\$16,290	\$18,392	\$19,800	\$5,605	\$11,064	\$14,367	\$18,123	\$20,629	\$28,514
82	\$6,149	\$11,971	\$15,641	\$17,791	\$20,116	\$21,659	\$6,158	\$12,153	\$15,756	\$19,852	\$22,584	\$31,281
83	\$6,767	\$13,168	\$17,205	\$19,570	\$22,126	\$23,825	\$6,774	\$13,367	\$17,331	\$21,838	\$24,841	\$34,410
84	\$7,383	\$14,365	\$18,768	\$21,348	\$24,139	\$25,991	\$7,390	\$14,583	\$18,907	\$23,823	\$27,101	\$37,538
85	\$8,001	\$15,562	\$20,333	\$23,128	\$26,150	\$28,157	\$8,006	\$15,798	\$20,484	\$25,809	\$29,358	\$40,667
86	\$8,618	\$16,759	\$21,897	\$24,907	\$28,163	\$30,324	\$8,623	\$17,014	\$22,059	\$27,794	\$31,617	\$43,794
87	\$9,236	\$17,956	\$23,460	\$26,687	\$30,173	\$32,494	\$9,239	\$18,230	\$23,634	\$29,778	\$33,876	\$46,922
88	\$9,852	\$19,153	\$25,025	\$28,465	\$32,184	\$34,654	\$9,860	\$19,444	\$25,210	\$31,764	\$36,133	\$50,051
89	\$10,470	\$20,350	\$26,589	\$30,244	\$34,197	\$36,821	\$10,485	\$20,659	\$26,785	\$33,749	\$38,393	\$53,178
90	\$11,086	\$21,547	\$28,154	\$32,024	\$36,208	\$38,987	\$11,118	\$21,875	\$28,362	\$35,735	\$40,650	\$56,306
91	\$11,704	\$22,744	\$29,718	\$33,802	\$38,220	\$41,153	\$11,760	\$23,091	\$29,937	\$37,721	\$42,909	\$59,435
92	\$12,320	\$23,942	\$31,281	\$35,581	\$40,231	\$43,319	\$12,410	\$24,305	\$31,512	\$39,704	\$45,166	\$62,564
93	\$12,938	\$25,139	\$32,846	\$37,361	\$42,242	\$45,485	\$13,068	\$25,520	\$33,088	\$41,690	\$47,425	\$65,691
94	\$13,556	\$26,336	\$34,410	\$39,139	\$44,255	\$47,650	\$13,735	\$26,736	\$34,665	\$43,676	\$49,683	\$68,819
95	\$14,172	\$27,533	\$35,973	\$40,918	\$46,266	\$49,816	\$14,410	\$27,951	\$36,240	\$45,661	\$51,942	\$71,948
96	\$14,790	\$28,730	\$37,538	\$42,698	\$48,278	\$51,982	\$15,094	\$29,167	\$37,815	\$47,647	\$54,201	\$75,076
97	\$15,407	\$29,927	\$39,102	\$44,478	\$50,289	\$54,149	\$15,787	\$30,381	\$39,390	\$49,632	\$56,458	\$78,203
98	\$16,025	\$31,124	\$40,667	\$46,255	\$52,300	\$56,315	\$16,487	\$31,597	\$40,966	\$51,616	\$58,717	\$81,332
99	\$16,641	\$32,321	\$42,230	\$48,035	\$54,312	\$58,481	\$17,196	\$32,812	\$42,543	\$53,602	\$60,975	\$84,461
100	\$17,259	\$33,518	\$43,794	\$49,815	\$56,323	\$60,646	\$17,914	\$34,028	\$44,118	\$55,587	\$63,234	\$87,589

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	Unlimited 100 days	\$75K 180 days	\$75K 180 days	\$75K 180 days	\$75K 180 days					
	\$50	\$100	\$150	\$200	\$250	\$300	\$50	\$100	\$150	\$200
37	\$510	\$1,021	\$1,508	\$1,964	\$2,455	\$2,945	\$201	\$285	\$334	\$387
38	\$510	\$1,021	\$1,508	\$1,964	\$2,455	\$2,945	\$201	\$285	\$334	\$387
39	\$510	\$1,021	\$1,508	\$1,964	\$2,455	\$2,945	\$201	\$285	\$334	\$387
40	\$510	\$1,021	\$1,508	\$1,964	\$2,455	\$2,945	\$201	\$285	\$334	\$387
41	\$510	\$1,021	\$1,508	\$1,964	\$2,455	\$2,945	\$201	\$285	\$334	\$387
42	\$510	\$1,021	\$1,508	\$1,964	\$2,455	\$2,945	\$201	\$285	\$334	\$387
43	\$518	\$1,038	\$1,533	\$1,996	\$2,495	\$2,994	\$204	\$285	\$334	\$387
44	\$527	\$1,055	\$1,558	\$2,029	\$2,536	\$3,042	\$208	\$295	\$346	\$398
45	\$537	\$1,072	\$1,582	\$2,062	\$2,576	\$3,091	\$211	\$299	\$351	\$405
46	\$545	\$1,089	\$1,607	\$2,094	\$2,617	\$3,140	\$213	\$304	\$356	\$412
47	\$554	\$1,106	\$1,633	\$2,127	\$2,659	\$3,191	\$216	\$309	\$363	\$419
48	\$577	\$1,153	\$1,705	\$2,225	\$2,781	\$3,338	\$230	\$326	\$382	\$439
49	\$601	\$1,200	\$1,778	\$2,323	\$2,904	\$3,485	\$243	\$344	\$402	\$459
50	\$625	\$1,248	\$1,850	\$2,421	\$3,027	\$3,632	\$257	\$361	\$420	\$481
51	\$648	\$1,295	\$1,925	\$2,519	\$3,149	\$3,780	\$270	\$380	\$441	\$501
52	\$672	\$1,342	\$1,997	\$2,619	\$3,272	\$3,927	\$284	\$397	\$459	\$522
53	\$680	\$1,359	\$2,021	\$2,651	\$3,313	\$3,974	\$287	\$402	\$466	\$528
54	\$689	\$1,376	\$2,046	\$2,683	\$3,353	\$4,023	\$292	\$407	\$471	\$535
55	\$696	\$1,393	\$2,070	\$2,715	\$3,394	\$4,072	\$295	\$412	\$478	\$542
56	\$704	\$1,410	\$2,095	\$2,747	\$3,434	\$4,120	\$299	\$417	\$483	\$547
57	\$713	\$1,425	\$2,121	\$2,779	\$3,475	\$4,169	\$302	\$420	\$488	\$554
58	\$748	\$1,494	\$2,224	\$2,918	\$3,647	\$4,376	\$319	\$444	\$513	\$581
59	\$782	\$1,565	\$2,327	\$3,056	\$3,821	\$4,584	\$334	\$466	\$537	\$608
60	\$817	\$1,634	\$2,431	\$3,194	\$3,995	\$4,793	\$351	\$488	\$562	\$633
61	\$851	\$1,704	\$2,534	\$3,335	\$4,167	\$5,001	\$368	\$512	\$588	\$660
62	\$886	\$1,773	\$2,637	\$3,473	\$4,341	\$5,209	\$385	\$534	\$611	\$687
63	\$986	\$1,974	\$2,938	\$3,870	\$4,837	\$5,805	\$431	\$596	\$680	\$763
64	\$1,087	\$2,175	\$3,238	\$4,268	\$5,335	\$6,402	\$476	\$657	\$748	\$837
65	\$1,187	\$2,376	\$3,539	\$4,667	\$5,833	\$7,000	\$522	\$719	\$817	\$913
66	\$1,288	\$2,576	\$3,839	\$5,064	\$6,330	\$7,596	\$567	\$782	\$886	\$989
67	\$1,388	\$2,777	\$4,140	\$5,462	\$6,828	\$8,194	\$615	\$843	\$954	\$1,065
68	\$1,533	\$3,068	\$4,572	\$6,034	\$7,544	\$9,052	\$680	\$930	\$1,052	\$1,172
69	\$1,678	\$3,358	\$5,006	\$6,607	\$8,260	\$9,911	\$746	\$1,018	\$1,148	\$1,278
70	\$1,825	\$3,649	\$5,440	\$7,179	\$8,974	\$10,770	\$812	\$1,106	\$1,246	\$1,384
71	\$1,970	\$3,939	\$5,872	\$7,751	\$9,690	\$11,628	\$878	\$1,194	\$1,342	\$1,491
72	\$2,116	\$4,229	\$6,306	\$8,324	\$10,406	\$12,487	\$944	\$1,281	\$1,440	\$1,597
73	\$2,374	\$4,746	\$7,076	\$9,340	\$11,675	\$14,010	\$1,060	\$1,439	\$1,614	\$1,790
74	\$2,632	\$5,263	\$7,844	\$10,355	\$12,945	\$15,533	\$1,179	\$1,596	\$1,790	\$1,982
75	\$2,891	\$5,781	\$8,614	\$11,371	\$14,215	\$17,056	\$1,297	\$1,754	\$1,964	\$2,175
76	\$3,149	\$6,298	\$9,384	\$12,386	\$15,483	\$18,579	\$1,415	\$1,911	\$2,138	\$2,367
77	\$3,407	\$6,814	\$10,152	\$13,403	\$16,752	\$20,104	\$1,533	\$2,068	\$2,313	\$2,560
78	\$3,959	\$7,919	\$11,635	\$15,520	\$19,400	\$23,280	\$1,775	\$2,371	\$2,637	\$2,933
79	\$4,510	\$9,023	\$13,117	\$17,637	\$22,047	\$26,456	\$2,014	\$2,673	\$2,963	\$3,306
80	\$5,062	\$10,127	\$14,600	\$19,754	\$24,693	\$29,631	\$2,256	\$2,975	\$3,289	\$3,681
81	\$5,612	\$11,231	\$16,082	\$21,872	\$27,340	\$32,809	\$2,497	\$3,277	\$3,615	\$4,054
82	\$6,164	\$12,335	\$17,564	\$23,990	\$29,988	\$35,985	\$2,739	\$3,579	\$3,941	\$4,427
83	\$6,716	\$13,439	\$19,046	\$26,138	\$32,166	\$39,162	\$2,980	\$3,880	\$4,307	\$4,800
84	\$7,397	\$14,802	\$21,078	\$28,787	\$35,985	\$43,181	\$3,335	\$4,302	\$4,729	\$5,313
85	\$8,013	\$16,035	\$22,834	\$31,186	\$38,983	\$46,780	\$3,633	\$4,662	\$5,123	\$5,756
86	\$8,629	\$17,269	\$24,592	\$33,586	\$41,982	\$50,378	\$3,932	\$5,023	\$5,516	\$6,198
87	\$9,246	\$18,501	\$26,347	\$35,985	\$44,981	\$53,976	\$4,231	\$5,384	\$5,911	\$6,640
88	\$9,870	\$19,736	\$28,103	\$38,384	\$47,979	\$57,576	\$4,528	\$5,746	\$6,304	\$7,085
89	\$10,504	\$20,968	\$29,861	\$40,783	\$50,978	\$61,174	\$4,827	\$6,107	\$6,700	\$7,527
90	\$11,145	\$22,202	\$31,617	\$43,181	\$53,976	\$64,772	\$5,126	\$6,468	\$7,093	\$7,969
91	\$11,795	\$23,437	\$33,373	\$45,580	\$56,975	\$68,370	\$5,425	\$6,828	\$7,486	\$8,412
92	\$12,454	\$24,669	\$35,131	\$47,979	\$59,974	\$71,970	\$5,724	\$7,189	\$7,881	\$8,856
93	\$13,121	\$25,903	\$36,886	\$50,378	\$62,974	\$75,568	\$6,023	\$7,551	\$8,275	\$9,298
94	\$13,796	\$27,136	\$38,642	\$52,778	\$65,973	\$79,166	\$6,320	\$7,912	\$8,668	\$9,740
95	\$14,480	\$28,370	\$40,400	\$55,177	\$68,971	\$82,765	\$6,619	\$8,273	\$9,063	\$10,183
96	\$15,172	\$29,603	\$42,156	\$57,576	\$71,970	\$86,363	\$6,917	\$8,634	\$9,457	\$10,627
97	\$15,873	\$30,837	\$43,912	\$59,974	\$74,968	\$89,961	\$7,216	\$8,994	\$9,852	\$11,069
98	\$16,582	\$32,069	\$45,670	\$62,373	\$77,967	\$93,561	\$7,515	\$9,355	\$10,245	\$11,512
99	\$17,299	\$33,304	\$47,425	\$64,772	\$80,966	\$97,159	\$7,814	\$9,717	\$10,639	\$11,954
100	\$18,025	\$34,538	\$49,181	\$67,171	\$83,964	\$100,757	\$8,111	\$10,078	\$11,034	\$12,398

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$268	\$404	\$483	\$557	\$633	\$669	\$321	\$510	\$623	\$724	\$805	\$871
38	\$268	\$404	\$483	\$557	\$633	\$669	\$321	\$510	\$623	\$724	\$805	\$871
39	\$268	\$404	\$483	\$557	\$633	\$669	\$321	\$510	\$623	\$724	\$805	\$871
40	\$268	\$404	\$483	\$557	\$633	\$669	\$321	\$510	\$623	\$724	\$805	\$871
41	\$268	\$404	\$483	\$557	\$633	\$669	\$321	\$510	\$623	\$724	\$805	\$871
42	\$268	\$404	\$483	\$557	\$633	\$669	\$321	\$510	\$623	\$724	\$805	\$871
43	\$272	\$410	\$491	\$567	\$643	\$680	\$326	\$518	\$635	\$736	\$819	\$885
44	\$277	\$417	\$500	\$576	\$653	\$691	\$331	\$527	\$645	\$750	\$832	\$900
45	\$282	\$424	\$508	\$586	\$664	\$702	\$336	\$535	\$655	\$761	\$846	\$913
46	\$285	\$431	\$517	\$596	\$675	\$713	\$341	\$544	\$665	\$773	\$859	\$929
47	\$290	\$437	\$523	\$604	\$685	\$724	\$346	\$552	\$675	\$784	\$873	\$944
48	\$306	\$463	\$554	\$640	\$724	\$763	\$363	\$582	\$714	\$831	\$924	\$996
49	\$322	\$488	\$586	\$674	\$763	\$802	\$380	\$613	\$755	\$878	\$976	\$1,048
50	\$338	\$515	\$616	\$709	\$802	\$843	\$397	\$643	\$794	\$924	\$1,027	\$1,103
51	\$353	\$540	\$647	\$743	\$843	\$881	\$414	\$674	\$832	\$969	\$1,077	\$1,155
52	\$368	\$566	\$677	\$778	\$881	\$920	\$431	\$704	\$873	\$1,016	\$1,128	\$1,207
53	\$373	\$572	\$685	\$788	\$891	\$932	\$436	\$714	\$883	\$1,028	\$1,141	\$1,222
54	\$378	\$579	\$694	\$797	\$903	\$942	\$441	\$723	\$893	\$1,042	\$1,157	\$1,238
55	\$383	\$586	\$702	\$807	\$913	\$954	\$447	\$731	\$905	\$1,054	\$1,170	\$1,253
56	\$387	\$593	\$711	\$817	\$924	\$966	\$452	\$740	\$915	\$1,065	\$1,184	\$1,268
57	\$392	\$601	\$719	\$826	\$935	\$976	\$458	\$748	\$925	\$1,079	\$1,197	\$1,281
58	\$412	\$635	\$758	\$871	\$984	\$1,027	\$480	\$788	\$978	\$1,138	\$1,263	\$1,351
59	\$434	\$667	\$797	\$915	\$1,033	\$1,076	\$503	\$829	\$1,028	\$1,199	\$1,329	\$1,418
60	\$454	\$701	\$837	\$959	\$1,084	\$1,124	\$525	\$870	\$1,081	\$1,258	\$1,395	\$1,486
61	\$474	\$734	\$876	\$1,003	\$1,133	\$1,173	\$549	\$910	\$1,131	\$1,319	\$1,460	\$1,555
62	\$496	\$768	\$915	\$1,047	\$1,182	\$1,224	\$572	\$951	\$1,184	\$1,378	\$1,526	\$1,623
63	\$554	\$861	\$1,023	\$1,168	\$1,317	\$1,361	\$637	\$1,062	\$1,324	\$1,542	\$1,705	\$1,810
64	\$611	\$952	\$1,131	\$1,290	\$1,452	\$1,496	\$702	\$1,173	\$1,466	\$1,705	\$1,884	\$1,999
65	\$669	\$1,043	\$1,238	\$1,412	\$1,587	\$1,634	\$768	\$1,287	\$1,606	\$1,869	\$2,063	\$2,186
66	\$728	\$1,135	\$1,346	\$1,533	\$1,724	\$1,771	\$832	\$1,398	\$1,747	\$2,042	\$2,242	\$2,374
67	\$785	\$1,226	\$1,452	\$1,655	\$1,859	\$1,908	\$898	\$1,511	\$1,888	\$2,197	\$2,421	\$2,563
68	\$868	\$1,359	\$1,606	\$1,825	\$2,050	\$2,102	\$993	\$1,672	\$2,090	\$2,431	\$2,670	\$2,831
69	\$952	\$1,491	\$1,759	\$1,997	\$2,241	\$2,298	\$1,087	\$1,834	\$2,293	\$2,664	\$2,933	\$3,098
70	\$1,037	\$1,623	\$1,913	\$2,170	\$2,431	\$2,492	\$1,182	\$1,996	\$2,495	\$2,899	\$3,188	\$3,367
71	\$1,119	\$1,754	\$2,067	\$2,340	\$2,624	\$2,686	\$1,276	\$2,156	\$2,698	\$3,132	\$3,444	\$3,635
72	\$1,204	\$1,886	\$2,220	\$2,512	\$2,815	\$2,881	\$1,371	\$2,318	\$2,910	\$3,367	\$3,701	\$3,904
73	\$1,352	\$2,122	\$2,494	\$2,820	\$3,156	\$3,226	\$1,538	\$2,607	\$3,262	\$3,782	\$4,155	\$4,383
74	\$1,501	\$2,359	\$2,766	\$3,125	\$3,497	\$3,578	\$1,707	\$2,896	\$3,625	\$4,199	\$4,611	\$4,864
75	\$1,651	\$2,593	\$3,039	\$3,431	\$3,838	\$3,927	\$1,876	\$3,186	\$3,986	\$4,616	\$5,067	\$5,344
76	\$1,800	\$2,830	\$3,313	\$3,738	\$4,179	\$4,275	\$2,045	\$3,475	\$4,348	\$5,033	\$5,521	\$5,825
77	\$1,948	\$3,066	\$3,586	\$4,044	\$4,520	\$4,625	\$2,212	\$3,763	\$4,709	\$5,450	\$5,977	\$6,304
78	\$2,234	\$3,547	\$4,125	\$4,650	\$5,156	\$5,276	\$2,570	\$4,375	\$5,457	\$6,245	\$6,873	\$7,253
79	\$2,519	\$4,030	\$4,662	\$5,258	\$5,793	\$5,926	\$2,926	\$4,988	\$6,205	\$7,042	\$7,770	\$8,202
80	\$2,803	\$4,513	\$5,200	\$5,864	\$6,429	\$6,578	\$3,284	\$5,599	\$6,951	\$7,838	\$8,667	\$9,149
81	\$3,088	\$4,994	\$5,739	\$6,470	\$7,066	\$7,230	\$3,640	\$6,212	\$7,699	\$8,633	\$9,563	\$10,098
82	\$3,372	\$5,477	\$6,276	\$7,078	\$7,702	\$7,881	\$3,996	\$6,823	\$8,445	\$9,430	\$10,460	\$11,046
83	\$3,709	\$6,024	\$6,904	\$7,785	\$8,474	\$8,668	\$4,398	\$7,505	\$9,291	\$10,372	\$11,506	\$12,151
84	\$4,047	\$6,571	\$7,532	\$8,493	\$9,244	\$9,457	\$4,800	\$8,187	\$10,135	\$11,316	\$12,552	\$13,256
85	\$4,383	\$7,120	\$8,158	\$9,200	\$10,014	\$10,245	\$5,200	\$8,871	\$10,980	\$12,258	\$13,598	\$14,360
86	\$4,721	\$7,667	\$8,786	\$9,908	\$10,784	\$11,034	\$5,602	\$9,553	\$11,824	\$13,200	\$14,643	\$15,464
87	\$5,058	\$8,216	\$9,415	\$10,615	\$11,555	\$11,822	\$6,002	\$10,235	\$12,670	\$14,144	\$15,690	\$16,570
88	\$5,396	\$8,763	\$10,041	\$11,322	\$12,325	\$12,609	\$6,404	\$10,917	\$13,514	\$15,086	\$16,735	\$17,674
89	\$5,732	\$9,310	\$10,669	\$12,032	\$13,095	\$13,397	\$6,806	\$11,599	\$14,358	\$16,030	\$17,782	\$18,778
90	\$6,070	\$9,859	\$11,297	\$12,739	\$13,865	\$14,186	\$7,206	\$12,281	\$15,202	\$16,972	\$18,829	\$19,883
91	\$6,407	\$10,406	\$11,925	\$13,446	\$14,637	\$14,974	\$7,608	\$12,964	\$16,048	\$17,916	\$19,874	\$20,989
92	\$6,745	\$10,953	\$12,552	\$14,154	\$15,407	\$15,761	\$8,008	\$13,646	\$16,892	\$18,858	\$20,921	\$22,093
93	\$7,081	\$11,501	\$13,180	\$14,861	\$16,177	\$16,550	\$8,410	\$14,329	\$17,737	\$19,802	\$21,966	\$23,197
94	\$7,419	\$12,048	\$13,808	\$15,569	\$16,946	\$17,338	\$8,812	\$15,012	\$18,581	\$20,744	\$23,013	\$24,301
95	\$7,757	\$12,597	\$14,434	\$16,278	\$17,716	\$18,127	\$9,212	\$15,694	\$19,425	\$21,687	\$24,058	\$25,407
96	\$8,093	\$13,144	\$15,062	\$16,985	\$18,488	\$18,915	\$9,614	\$16,376	\$20,271	\$22,630	\$25,105	\$26,511
97	\$8,430	\$13,691	\$15,690	\$17,693	\$19,258	\$19,702	\$10,014	\$17,058	\$21,115	\$23,573	\$26,150	\$27,615
98	\$8,768	\$14,240	\$16,318	\$18,400	\$20,028	\$20,490	\$10,416	\$17,740	\$21,959	\$24,516	\$27,197	\$28,720
99	\$9,106	\$14,787	\$16,945	\$19,108	\$20,798	\$21,279	\$10,818	\$18,422	\$22,804	\$25,458	\$28,242	\$29,826
100	\$9,442	\$15,334	\$17,573	\$19,815	\$21,569	\$22,067	\$11,218	\$19,104	\$23,649	\$26,402	\$29,289	\$30,930

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$397	\$623	\$694	\$876	\$978	\$1,248	\$409	\$817	\$1,206	\$1,570	\$1,964	\$2,355
38	\$397	\$623	\$694	\$876	\$978	\$1,248	\$409	\$817	\$1,206	\$1,570	\$1,964	\$2,355
39	\$397	\$623	\$694	\$876	\$978	\$1,248	\$409	\$817	\$1,206	\$1,570	\$1,964	\$2,355
40	\$397	\$623	\$694	\$876	\$978	\$1,248	\$409	\$817	\$1,206	\$1,570	\$1,964	\$2,355
41	\$397	\$623	\$694	\$876	\$978	\$1,248	\$409	\$817	\$1,206	\$1,570	\$1,964	\$2,355
42	\$397	\$623	\$694	\$876	\$978	\$1,248	\$409	\$817	\$1,206	\$1,570	\$1,964	\$2,355
43	\$404	\$633	\$706	\$890	\$993	\$1,268	\$415	\$831	\$1,226	\$1,597	\$1,996	\$2,396
44	\$410	\$643	\$718	\$905	\$1,010	\$1,288	\$422	\$844	\$1,246	\$1,623	\$2,029	\$2,435
45	\$417	\$653	\$728	\$918	\$1,025	\$1,310	\$429	\$858	\$1,266	\$1,650	\$2,062	\$2,474
46	\$422	\$664	\$740	\$934	\$1,042	\$1,330	\$436	\$871	\$1,287	\$1,675	\$2,094	\$2,512
47	\$429	\$674	\$751	\$949	\$1,059	\$1,351	\$442	\$885	\$1,307	\$1,702	\$2,127	\$2,553
48	\$449	\$707	\$795	\$1,001	\$1,116	\$1,430	\$461	\$924	\$1,364	\$1,780	\$2,225	\$2,669
49	\$471	\$740	\$837	\$1,054	\$1,173	\$1,508	\$481	\$961	\$1,423	\$1,859	\$2,323	\$2,788
50	\$491	\$773	\$881	\$1,106	\$1,231	\$1,587	\$500	\$998	\$1,481	\$1,937	\$2,421	\$2,906
51	\$512	\$805	\$924	\$1,158	\$1,288	\$1,666	\$518	\$1,037	\$1,540	\$2,016	\$2,519	\$3,024
52	\$532	\$839	\$966	\$1,209	\$1,344	\$1,744	\$537	\$1,074	\$1,597	\$2,094	\$2,619	\$3,142
53	\$539	\$849	\$978	\$1,224	\$1,361	\$1,766	\$544	\$1,087	\$1,617	\$2,121	\$2,651	\$3,181
54	\$544	\$859	\$991	\$1,239	\$1,378	\$1,788	\$550	\$1,101	\$1,636	\$2,146	\$2,683	\$3,220
55	\$550	\$870	\$1,003	\$1,254	\$1,395	\$1,808	\$557	\$1,114	\$1,656	\$2,171	\$2,715	\$3,257
56	\$557	\$880	\$1,015	\$1,270	\$1,412	\$1,830	\$564	\$1,128	\$1,677	\$2,198	\$2,747	\$3,296
57	\$564	\$890	\$1,027	\$1,285	\$1,428	\$1,852	\$571	\$1,141	\$1,695	\$2,224	\$2,779	\$3,335
58	\$593	\$935	\$1,082	\$1,354	\$1,504	\$1,955	\$598	\$1,195	\$1,780	\$2,335	\$2,918	\$3,502
59	\$620	\$981	\$1,140	\$1,422	\$1,580	\$2,058	\$626	\$1,251	\$1,862	\$2,445	\$3,056	\$3,667
60	\$648	\$1,027	\$1,195	\$1,491	\$1,656	\$2,159	\$653	\$1,307	\$1,945	\$2,556	\$3,194	\$3,834
61	\$677	\$1,072	\$1,251	\$1,560	\$1,732	\$2,262	\$680	\$1,363	\$2,028	\$2,668	\$3,335	\$4,000
62	\$704	\$1,118	\$1,309	\$1,629	\$1,808	\$2,365	\$709	\$1,418	\$2,111	\$2,777	\$3,473	\$4,167
63	\$785	\$1,246	\$1,464	\$1,820	\$2,018	\$2,647	\$788	\$1,579	\$2,350	\$3,077	\$3,847	\$4,645
64	\$864	\$1,376	\$1,619	\$2,011	\$2,229	\$2,929	\$870	\$1,739	\$2,590	\$3,414	\$4,288	\$5,123
65	\$946	\$1,506	\$1,775	\$2,202	\$2,438	\$3,213	\$949	\$1,901	\$2,831	\$3,733	\$4,667	\$5,600
66	\$1,027	\$1,634	\$1,930	\$2,394	\$2,649	\$3,495	\$1,030	\$2,062	\$3,071	\$4,052	\$5,064	\$6,077
67	\$1,106	\$1,764	\$2,085	\$2,585	\$2,860	\$3,777	\$1,111	\$2,222	\$3,311	\$4,370	\$5,462	\$6,554
68	\$1,222	\$1,950	\$2,310	\$2,858	\$3,161	\$4,182	\$1,227	\$2,455	\$3,659	\$4,827	\$6,034	\$7,242
69	\$1,339	\$2,138	\$2,533	\$3,132	\$3,461	\$4,587	\$1,344	\$2,686	\$4,005	\$5,286	\$6,607	\$7,929
70	\$1,455	\$2,323	\$2,755	\$3,406	\$3,763	\$4,993	\$1,459	\$2,919	\$4,351	\$5,744	\$7,179	\$8,616
71	\$1,572	\$2,511	\$2,980	\$3,679	\$4,064	\$5,396	\$1,575	\$3,151	\$4,699	\$6,201	\$7,751	\$9,303
72	\$1,688	\$2,696	\$3,203	\$3,953	\$4,366	\$5,801	\$1,692	\$3,384	\$5,045	\$6,659	\$8,324	\$9,990
73	\$1,894	\$3,029	\$3,601	\$4,439	\$4,901	\$6,520	\$1,899	\$3,797	\$5,660	\$7,473	\$9,340	\$11,208
74	\$2,102	\$3,362	\$4,000	\$4,927	\$5,437	\$7,248	\$2,105	\$4,211	\$6,276	\$8,285	\$10,355	\$12,427
75	\$2,310	\$3,694	\$4,398	\$5,415	\$5,974	\$7,973	\$2,313	\$4,625	\$6,892	\$9,097	\$11,371	\$13,646
76	\$2,516	\$4,029	\$4,798	\$5,901	\$6,509	\$8,695	\$2,519	\$5,038	\$7,507	\$9,909	\$12,386	\$14,865
77	\$2,723	\$4,361	\$5,197	\$6,389	\$7,046	\$9,420	\$2,725	\$5,452	\$8,123	\$10,721	\$13,403	\$16,082
78	\$3,164	\$5,069	\$6,016	\$7,375	\$8,120	\$10,914	\$3,167	\$6,335	\$9,308	\$12,416	\$15,520	\$18,623
79	\$3,605	\$5,776	\$6,836	\$8,359	\$9,195	\$12,408	\$3,608	\$7,218	\$10,495	\$14,110	\$17,637	\$21,164
80	\$4,045	\$6,483	\$7,657	\$9,345	\$10,271	\$13,902	\$4,049	\$8,101	\$11,680	\$15,803	\$19,754	\$23,705
81	\$4,484	\$7,191	\$8,476	\$10,331	\$11,346	\$15,396	\$4,489	\$8,984	\$12,866	\$17,499	\$21,872	\$26,246
82	\$4,925	\$7,900	\$9,296	\$11,316	\$12,422	\$16,892	\$4,932	\$9,867	\$14,053	\$19,192	\$23,990	\$28,787
83	\$5,418	\$8,689	\$10,225	\$12,447	\$13,663	\$18,581	\$5,425	\$10,855	\$15,457	\$21,112	\$26,388	\$31,666
84	\$5,911	\$9,479	\$11,155	\$13,580	\$14,905	\$20,271	\$5,918	\$11,841	\$16,862	\$23,030	\$28,787	\$34,545
85	\$6,404	\$10,269	\$12,086	\$14,711	\$16,148	\$21,959	\$6,411	\$12,828	\$18,267	\$24,949	\$31,186	\$37,423
86	\$6,899	\$11,059	\$13,014	\$15,842	\$17,389	\$23,649	\$6,904	\$13,814	\$19,673	\$26,869	\$33,586	\$40,302
87	\$7,392	\$11,849	\$13,944	\$16,973	\$18,631	\$25,339	\$7,397	\$14,802	\$21,078	\$28,787	\$35,985	\$43,181
88	\$7,885	\$12,639	\$14,873	\$18,106	\$19,874	\$27,028	\$7,890	\$15,788	\$22,483	\$30,707	\$38,384	\$46,060
89	\$8,378	\$13,428	\$15,803	\$19,238	\$21,115	\$28,716	\$8,383	\$16,776	\$23,889	\$32,627	\$40,783	\$48,940
90	\$8,871	\$14,218	\$16,734	\$20,369	\$22,358	\$30,406	\$8,876	\$17,762	\$25,294	\$34,545	\$43,181	\$51,819
91	\$9,364	\$15,008	\$17,662	\$21,500	\$23,600	\$32,095	\$9,369	\$18,748	\$26,699	\$36,464	\$45,580	\$54,697
92	\$9,857	\$15,798	\$18,593	\$22,631	\$24,841	\$33,785	\$9,862	\$19,736	\$28,103	\$38,384	\$47,979	\$57,576
93	\$10,350	\$16,589	\$19,521	\$23,764	\$26,084	\$35,473	\$10,357	\$20,722	\$29,510	\$40,302	\$50,378	\$60,455
94	\$10,843	\$17,379	\$20,452	\$24,895	\$27,327	\$37,162	\$10,850	\$21,709	\$30,915	\$42,222	\$52,778	\$63,334
95	\$11,336	\$18,169	\$21,382	\$26,027	\$28,568	\$38,852	\$11,343	\$22,695	\$32,319	\$44,142	\$55,177	\$66,212
96	\$11,829	\$18,957	\$22,311	\$27,158	\$29,810	\$40,540	\$11,836	\$23,683	\$33,724	\$46,060	\$57,576	\$69,091
97	\$12,322	\$19,748	\$23,241	\$28,289	\$31,053	\$42,230	\$12,329	\$24,669	\$35,131	\$47,979	\$59,974	\$71,970
98	\$12,815	\$20,538	\$24,169	\$29,422	\$32,294	\$43,919	\$12,822	\$25,657	\$36,535	\$49,899	\$62,373	\$74,848
99	\$13,308	\$21,328	\$25,100	\$30,553	\$33,537	\$45,609	\$13,315	\$26,643	\$37,940	\$51,819	\$64,772	\$77,727
100	\$13,803	\$22,118	\$26,030	\$31,685	\$34,779	\$47,297	\$13,808	\$27,629	\$39,345	\$53,737	\$67,171	\$80,606

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 • Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K	\$75K	\$75K	\$75K	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k
	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300
37	\$511	\$769	\$916	\$1,056	\$637	\$1,027	\$1,272	\$1,495	\$1,664	\$1,831
38	\$511	\$769	\$916	\$1,056	\$637	\$1,027	\$1,272	\$1,495	\$1,664	\$1,831
39	\$511	\$769	\$916	\$1,056	\$637	\$1,027	\$1,272	\$1,495	\$1,664	\$1,831
40	\$511	\$769	\$916	\$1,056	\$637	\$1,027	\$1,272	\$1,495	\$1,664	\$1,831
41	\$511	\$769	\$916	\$1,056	\$637	\$1,027	\$1,272	\$1,495	\$1,664	\$1,831
42	\$511	\$769	\$916	\$1,056	\$637	\$1,027	\$1,272	\$1,495	\$1,664	\$1,831
43	\$518	\$782	\$930	\$1,074	\$647	\$1,045	\$1,293	\$1,520	\$1,691	\$1,862
44	\$528	\$794	\$946	\$1,091	\$658	\$1,062	\$1,315	\$1,546	\$1,718	\$1,893
45	\$536	\$808	\$961	\$1,109	\$668	\$1,080	\$1,336	\$1,571	\$1,747	\$1,922
46	\$544	\$819	\$977	\$1,126	\$678	\$1,095	\$1,357	\$1,596	\$1,775	\$1,953
47	\$553	\$833	\$992	\$1,144	\$689	\$1,113	\$1,379	\$1,621	\$1,802	\$1,984
48	\$586	\$880	\$1,045	\$1,200	\$726	\$1,179	\$1,458	\$1,714	\$1,903	\$2,091
49	\$619	\$926	\$1,099	\$1,258	\$761	\$1,243	\$1,540	\$1,808	\$2,002	\$2,198
50	\$654	\$973	\$1,151	\$1,315	\$798	\$1,307	\$1,621	\$1,901	\$2,103	\$2,305
51	\$687	\$1,019	\$1,206	\$1,371	\$835	\$1,371	\$1,701	\$1,996	\$2,204	\$2,412
52	\$720	\$1,064	\$1,258	\$1,429	\$872	\$1,435	\$1,782	\$2,089	\$2,303	\$2,516
53	\$730	\$1,078	\$1,274	\$1,447	\$882	\$1,452	\$1,804	\$2,114	\$2,332	\$2,547
54	\$740	\$1,091	\$1,289	\$1,464	\$893	\$1,472	\$1,827	\$2,140	\$2,359	\$2,579
55	\$748	\$1,105	\$1,305	\$1,481	\$903	\$1,489	\$1,848	\$2,167	\$2,388	\$2,610
56	\$757	\$1,116	\$1,320	\$1,499	\$915	\$1,507	\$1,870	\$2,192	\$2,417	\$2,641
57	\$765	\$1,130	\$1,336	\$1,516	\$924	\$1,524	\$1,893	\$2,217	\$2,445	\$2,672
58	\$808	\$1,190	\$1,404	\$1,590	\$973	\$1,610	\$1,996	\$2,336	\$2,573	\$2,808
59	\$849	\$1,250	\$1,472	\$1,662	\$1,023	\$1,693	\$2,099	\$2,454	\$2,699	\$2,944
60	\$891	\$1,313	\$1,540	\$1,734	\$1,072	\$1,779	\$2,204	\$2,575	\$2,827	\$3,079
61	\$934	\$1,373	\$1,608	\$1,808	\$1,120	\$1,862	\$2,307	\$2,693	\$2,955	\$3,215
62	\$975	\$1,433	\$1,676	\$1,880	\$1,169	\$1,947	\$2,410	\$2,812	\$3,081	\$3,351
63	\$1,091	\$1,598	\$1,864	\$2,087	\$1,305	\$2,180	\$2,693	\$3,138	\$3,433	\$3,728
64	\$1,208	\$1,765	\$2,050	\$2,293	\$1,443	\$2,413	\$2,977	\$3,464	\$3,782	\$4,103
65	\$1,324	\$1,930	\$2,239	\$2,501	\$1,579	\$2,645	\$3,260	\$3,788	\$4,134	\$4,477
66	\$1,441	\$2,097	\$2,427	\$2,709	\$1,716	\$2,878	\$3,544	\$4,114	\$4,483	\$4,852
67	\$1,557	\$2,262	\$2,613	\$2,914	\$1,852	\$3,111	\$3,825	\$4,441	\$4,835	\$5,229
68	\$1,724	\$2,499	\$2,879	\$3,206	\$2,050	\$3,445	\$4,229	\$4,901	\$5,330	\$5,759
69	\$1,891	\$2,734	\$3,145	\$3,497	\$2,248	\$3,778	\$4,633	\$5,363	\$5,827	\$6,291
70	\$2,058	\$2,969	\$3,411	\$3,788	\$2,445	\$4,114	\$5,037	\$5,823	\$6,322	\$6,821
71	\$2,225	\$3,206	\$3,676	\$4,079	\$2,643	\$4,448	\$5,441	\$6,283	\$6,817	\$7,353
72	\$2,392	\$3,441	\$3,942	\$4,371	\$2,841	\$4,782	\$5,844	\$6,743	\$7,314	\$7,885
73	\$2,691	\$3,864	\$4,419	\$4,899	\$3,192	\$5,380	\$6,563	\$7,567	\$8,204	\$8,840
74	\$2,990	\$4,285	\$4,899	\$5,425	\$3,544	\$5,978	\$7,283	\$8,388	\$9,093	\$9,796
75	\$3,289	\$4,709	\$5,376	\$5,953	\$3,897	\$6,576	\$8,004	\$9,211	\$9,982	\$10,753
76	\$3,588	\$5,132	\$5,854	\$6,479	\$4,248	\$7,174	\$8,722	\$10,033	\$10,871	\$11,708
77	\$3,887	\$5,553	\$6,332	\$7,007	\$4,600	\$7,772	\$9,442	\$10,856	\$11,761	\$12,664
78	\$4,497	\$6,365	\$7,223	\$8,108	\$5,347	\$8,996	\$10,858	\$12,561	\$13,504	\$14,448
79	\$5,109	\$7,176	\$8,114	\$9,209	\$6,095	\$10,217	\$12,275	\$14,267	\$15,248	\$16,230
80	\$5,718	\$7,986	\$9,005	\$10,312	\$6,842	\$11,440	\$13,691	\$15,974	\$16,993	\$18,013
81	\$6,330	\$8,798	\$9,897	\$11,413	\$7,590	\$12,662	\$15,106	\$17,681	\$18,737	\$19,795
82	\$6,941	\$9,607	\$10,788	\$12,514	\$8,336	\$13,885	\$16,524	\$19,387	\$20,483	\$21,578
83	\$7,697	\$10,576	\$11,867	\$13,766	\$9,246	\$15,285	\$18,323	\$21,500	\$22,648	\$23,735
84	\$8,454	\$11,547	\$12,947	\$15,019	\$10,155	\$16,685	\$20,125	\$23,614	\$24,814	\$25,894
85	\$9,211	\$12,516	\$14,027	\$16,269	\$11,064	\$18,087	\$21,927	\$25,727	\$26,882	\$28,051
86	\$9,968	\$13,485	\$15,104	\$17,522	\$11,972	\$19,486	\$23,727	\$27,841	\$28,748	\$30,210
87	\$10,724	\$14,454	\$16,184	\$18,774	\$12,881	\$20,888	\$25,529	\$29,954	\$30,814	\$32,367
88	\$11,481	\$15,425	\$17,263	\$20,026	\$13,790	\$22,288	\$27,331	\$32,068	\$32,880	\$34,527
89	\$12,238	\$16,393	\$18,343	\$21,277	\$14,698	\$23,690	\$29,133	\$34,181	\$34,948	\$36,684
90	\$12,994	\$17,362	\$19,420	\$22,529	\$15,607	\$25,090	\$30,933	\$36,295	\$37,014	\$38,843
91	\$13,751	\$18,331	\$20,500	\$23,781	\$16,516	\$26,492	\$32,734	\$38,408	\$39,080	\$41,000
92	\$14,508	\$19,300	\$21,580	\$25,034	\$17,424	\$27,892	\$34,536	\$40,522	\$41,148	\$43,159
93	\$15,265	\$20,271	\$22,659	\$26,284	\$18,333	\$29,292	\$36,336	\$42,635	\$43,214	\$45,316
94	\$16,021	\$21,240	\$23,737	\$27,537	\$19,242	\$30,694	\$38,138	\$44,749	\$45,280	\$47,476
95	\$16,778	\$22,209	\$24,816	\$28,789	\$20,151	\$32,094	\$39,940	\$46,862	\$47,345	\$49,633
96	\$17,535	\$23,178	\$25,896	\$30,039	\$21,059	\$33,496	\$41,740	\$48,976	\$49,413	\$51,792
97	\$18,290	\$24,148	\$26,975	\$31,292	\$21,968	\$34,896	\$43,542	\$51,089	\$51,479	\$53,949
98	\$19,048	\$25,117	\$28,053	\$32,544	\$22,877	\$36,297	\$45,344	\$53,203	\$53,545	\$56,108
99	\$19,805	\$26,086	\$29,133	\$33,797	\$23,787	\$37,697	\$47,145	\$55,316	\$55,613	\$58,265
100	\$20,562	\$27,055	\$30,212	\$35,047	\$24,696	\$39,099	\$48,945	\$57,430	\$57,679	\$60,424

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CENTINENTAL GENERAL INSURANCE COMPANY

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Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300
37	\$678	\$1,223	\$1,581	\$1,874	\$2,120	\$2,419	\$689	\$1,311	\$1,610	\$2,446	\$2,769	\$3,159
38	\$678	\$1,223	\$1,581	\$1,874	\$2,120	\$2,419	\$689	\$1,311	\$1,610	\$2,446	\$2,769	\$3,159
39	\$678	\$1,223	\$1,581	\$1,874	\$2,120	\$2,419	\$689	\$1,311	\$1,610	\$2,446	\$2,769	\$3,159
40	\$678	\$1,223	\$1,581	\$1,874	\$2,120	\$2,419	\$689	\$1,311	\$1,610	\$2,446	\$2,769	\$3,159
41	\$678	\$1,223	\$1,581	\$1,874	\$2,120	\$2,419	\$689	\$1,311	\$1,610	\$2,446	\$2,769	\$3,159
42	\$678	\$1,223	\$1,581	\$1,874	\$2,120	\$2,419	\$689	\$1,311	\$1,610	\$2,446	\$2,769	\$3,159
43	\$689	\$1,245	\$1,606	\$1,905	\$2,155	\$2,460	\$701	\$1,332	\$1,635	\$2,487	\$2,815	\$3,212
44	\$701	\$1,264	\$1,633	\$1,936	\$2,190	\$2,499	\$711	\$1,355	\$1,662	\$2,528	\$2,862	\$3,264
45	\$713	\$1,285	\$1,658	\$1,967	\$2,227	\$2,540	\$722	\$1,377	\$1,689	\$2,569	\$2,907	\$3,318
46	\$722	\$1,305	\$1,685	\$1,998	\$2,262	\$2,580	\$734	\$1,398	\$1,716	\$2,610	\$2,953	\$3,371
47	\$734	\$1,326	\$1,711	\$2,029	\$2,297	\$2,621	\$746	\$1,419	\$1,744	\$2,650	\$3,000	\$3,423
48	\$769	\$1,398	\$1,812	\$2,149	\$2,431	\$2,782	\$779	\$1,489	\$1,843	\$2,798	\$3,167	\$3,623
49	\$804	\$1,472	\$1,911	\$2,268	\$2,567	\$2,944	\$814	\$1,559	\$1,944	\$2,945	\$3,334	\$3,823
50	\$839	\$1,546	\$2,012	\$2,388	\$2,701	\$3,105	\$847	\$1,629	\$2,043	\$3,093	\$3,499	\$4,023
51	\$874	\$1,619	\$2,111	\$2,507	\$2,837	\$3,266	\$880	\$1,697	\$2,142	\$3,241	\$3,666	\$4,223
52	\$909	\$1,693	\$2,212	\$2,627	\$2,971	\$3,427	\$913	\$1,767	\$2,243	\$3,388	\$3,833	\$4,423
53	\$920	\$1,714	\$2,239	\$2,658	\$3,008	\$3,470	\$924	\$1,788	\$2,270	\$3,431	\$3,879	\$4,477
54	\$930	\$1,736	\$2,266	\$2,691	\$3,045	\$3,512	\$936	\$1,812	\$2,297	\$3,472	\$3,928	\$4,532
55	\$942	\$1,757	\$2,293	\$2,724	\$3,081	\$3,555	\$948	\$1,833	\$2,326	\$3,514	\$3,975	\$4,586
56	\$953	\$1,779	\$2,320	\$2,755	\$3,118	\$3,596	\$959	\$1,854	\$2,353	\$3,555	\$4,021	\$4,641
57	\$965	\$1,798	\$2,347	\$2,788	\$3,153	\$3,639	\$969	\$1,876	\$2,380	\$3,598	\$4,070	\$4,695
58	\$1,012	\$1,895	\$2,478	\$2,942	\$3,326	\$3,846	\$1,017	\$1,971	\$2,511	\$3,790	\$4,285	\$4,955
59	\$1,060	\$1,992	\$2,608	\$3,097	\$3,499	\$4,054	\$1,064	\$2,068	\$2,643	\$3,982	\$4,501	\$5,215
60	\$1,107	\$2,087	\$2,738	\$3,250	\$3,672	\$4,262	\$1,113	\$2,163	\$2,773	\$4,177	\$4,718	\$5,475
61	\$1,155	\$2,184	\$2,868	\$3,404	\$3,844	\$4,470	\$1,161	\$2,258	\$2,903	\$4,369	\$4,934	\$5,736
62	\$1,202	\$2,281	\$2,998	\$3,559	\$4,017	\$4,676	\$1,208	\$2,353	\$3,035	\$4,563	\$5,149	\$5,996
63	\$1,340	\$2,551	\$3,355	\$3,982	\$4,489	\$5,239	\$1,346	\$2,625	\$3,396	\$5,101	\$5,710	\$6,716
64	\$1,478	\$2,819	\$3,714	\$4,406	\$4,961	\$5,802	\$1,483	\$2,899	\$3,757	\$5,641	\$6,351	\$7,427
65	\$1,615	\$3,089	\$4,072	\$4,829	\$5,433	\$6,365	\$1,621	\$3,171	\$4,118	\$6,178	\$6,951	\$8,143
66	\$1,753	\$3,359	\$4,431	\$5,252	\$5,905	\$6,928	\$1,759	\$3,443	\$4,479	\$6,716	\$7,551	\$8,860
67	\$1,891	\$3,627	\$4,788	\$5,675	\$6,376	\$7,491	\$1,897	\$3,714	\$4,841	\$7,256	\$8,151	\$9,576
68	\$2,091	\$4,015	\$5,301	\$6,279	\$7,048	\$8,289	\$2,095	\$4,109	\$5,359	\$8,033	\$9,017	\$10,603
69	\$2,289	\$4,404	\$5,815	\$6,883	\$7,722	\$9,087	\$2,295	\$4,501	\$5,877	\$8,809	\$9,881	\$11,629
70	\$2,489	\$4,792	\$6,328	\$7,487	\$8,394	\$9,885	\$2,493	\$4,893	\$6,396	\$9,586	\$10,747	\$12,656
71	\$2,689	\$5,180	\$6,840	\$8,091	\$9,066	\$10,683	\$2,693	\$5,287	\$6,912	\$10,361	\$11,611	\$13,683
72	\$2,887	\$5,569	\$7,355	\$8,695	\$9,739	\$11,483	\$2,891	\$5,679	\$7,431	\$11,137	\$12,477	\$14,710
73	\$3,243	\$6,264	\$8,271	\$9,770	\$10,939	\$12,904	\$3,246	\$6,380	\$8,357	\$12,526	\$14,023	\$16,543
74	\$3,596	\$6,957	\$9,188	\$10,848	\$12,139	\$14,328	\$3,600	\$7,081	\$9,281	\$13,914	\$15,570	\$18,378
75	\$3,951	\$7,652	\$10,106	\$11,926	\$13,337	\$15,751	\$3,953	\$7,782	\$10,207	\$15,302	\$17,116	\$20,211
76	\$4,305	\$8,345	\$11,023	\$13,001	\$14,537	\$17,174	\$4,309	\$8,483	\$11,132	\$16,691	\$18,661	\$22,046
77	\$4,660	\$9,040	\$11,939	\$14,079	\$15,737	\$18,597	\$4,662	\$9,184	\$12,058	\$18,079	\$20,209	\$23,880
78	\$5,411	\$10,508	\$13,834	\$16,135	\$18,098	\$21,547	\$5,415	\$10,660	\$13,961	\$20,719	\$23,240	\$27,669
79	\$6,163	\$11,978	\$15,729	\$18,189	\$20,457	\$24,498	\$6,171	\$12,133	\$15,863	\$23,358	\$26,271	\$31,457
80	\$6,914	\$13,448	\$17,623	\$20,246	\$22,818	\$27,449	\$6,924	\$13,609	\$17,764	\$25,997	\$29,300	\$35,247
81	\$7,666	\$14,918	\$19,518	\$22,302	\$25,178	\$30,399	\$7,677	\$15,085	\$19,667	\$28,638	\$32,331	\$39,035
82	\$8,417	\$16,388	\$21,413	\$24,356	\$27,539	\$33,350	\$8,431	\$16,558	\$21,570	\$31,276	\$35,362	\$42,825
83	\$9,336	\$18,042	\$23,554	\$26,793	\$30,540	\$36,686	\$9,351	\$18,248	\$23,727	\$34,404	\$39,218	\$47,107
84	\$10,254	\$19,694	\$25,694	\$29,228	\$33,542	\$40,020	\$10,269	\$19,937	\$25,884	\$37,532	\$43,072	\$51,390
85	\$11,170	\$21,349	\$27,836	\$31,665	\$36,544	\$43,355	\$11,190	\$21,624	\$28,041	\$40,660	\$46,926	\$55,671
86	\$12,089	\$23,001	\$29,977	\$34,099	\$39,546	\$46,689	\$12,108	\$23,314	\$30,199	\$43,788	\$50,782	\$59,955
87	\$13,007	\$24,655	\$32,119	\$36,536	\$42,550	\$50,025	\$13,029	\$25,001	\$32,356	\$46,914	\$54,636	\$64,238
88	\$13,924	\$26,308	\$34,261	\$38,971	\$45,551	\$53,361	\$13,949	\$26,690	\$34,513	\$50,042	\$58,493	\$68,519
89	\$14,842	\$27,962	\$36,400	\$41,406	\$48,553	\$56,695	\$14,867	\$28,377	\$36,670	\$53,170	\$62,347	\$72,803
90	\$15,760	\$29,614	\$38,542	\$43,843	\$51,555	\$60,030	\$15,788	\$30,067	\$38,827	\$56,298	\$66,203	\$77,084
91	\$16,677	\$31,268	\$40,684	\$46,278	\$54,557	\$63,364	\$16,706	\$31,756	\$40,985	\$59,426	\$70,057	\$81,367
92	\$17,595	\$32,921	\$42,825	\$48,714	\$57,559	\$66,700	\$17,626	\$33,443	\$43,140	\$62,554	\$73,913	\$85,649
93	\$18,512	\$34,575	\$44,965	\$51,149	\$60,562	\$70,034	\$18,547	\$35,132	\$45,297	\$65,681	\$77,767	\$89,932
94	\$19,430	\$36,229	\$47,107	\$53,586	\$63,564	\$73,370	\$19,465	\$36,820	\$47,454	\$68,809	\$81,622	\$94,215
95	\$20,349	\$37,882	\$49,248	\$56,021	\$66,566	\$76,705	\$20,385	\$38,509	\$49,611	\$71,937	\$85,478	\$98,497
96	\$21,265	\$39,536	\$51,390	\$58,456	\$69,568	\$80,039	\$21,304	\$40,198	\$51,769	\$75,065	\$89,332	\$102,780
97	\$22,183	\$41,188	\$53,532	\$60,892	\$72,570	\$83,375	\$22,224	\$41,885	\$53,926	\$78,193	\$93,188	\$107,061
98	\$23,102	\$42,843	\$55,671	\$63,327	\$75,571	\$86,709	\$23,145	\$43,575	\$56,083	\$81,319	\$97,042	\$111,344
99	\$24,018	\$44,495	\$57,813	\$65,764	\$78,575	\$90,044	\$24,063	\$45,262	\$58,240	\$84,447	\$100,898	\$115,626
100	\$24,937	\$46,149	\$59,955	\$68,199	\$81,577	\$93,380	\$24,983	\$46,951	\$60,397	\$87,575	\$104,753	\$119,909

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	\$75K	\$75K	\$75K	\$75K
	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300	30 days \$50	30 days \$100	30 days \$150	30 days \$200
37	\$699	\$1,398	\$2,062	\$2,683	\$3,355	\$4,027	\$468	\$707	\$843	\$971
38	\$699	\$1,398	\$2,062	\$2,683	\$3,355	\$4,027	\$468	\$707	\$843	\$971
39	\$699	\$1,398	\$2,062	\$2,683	\$3,355	\$4,027	\$468	\$707	\$843	\$971
40	\$699	\$1,398	\$2,062	\$2,683	\$3,355	\$4,027	\$468	\$707	\$843	\$971
41	\$699	\$1,398	\$2,062	\$2,683	\$3,355	\$4,027	\$468	\$707	\$843	\$971
42	\$699	\$1,398	\$2,062	\$2,683	\$3,355	\$4,027	\$468	\$707	\$843	\$971
43	\$711	\$1,421	\$2,097	\$2,728	\$3,411	\$4,093	\$476	\$718	\$856	\$988
44	\$722	\$1,445	\$2,130	\$2,773	\$3,468	\$4,161	\$483	\$730	\$870	\$1,004
45	\$734	\$1,468	\$2,165	\$2,819	\$3,522	\$4,227	\$491	\$742	\$883	\$1,019
46	\$746	\$1,491	\$2,200	\$2,864	\$3,578	\$4,295	\$499	\$753	\$899	\$1,037
47	\$757	\$1,514	\$2,235	\$2,909	\$3,635	\$4,361	\$507	\$765	\$913	\$1,052
48	\$790	\$1,581	\$2,334	\$3,043	\$3,804	\$4,565	\$538	\$808	\$961	\$1,105
49	\$821	\$1,645	\$2,435	\$3,178	\$3,975	\$4,769	\$569	\$850	\$1,012	\$1,157
50	\$854	\$1,711	\$2,534	\$3,314	\$4,144	\$4,973	\$602	\$893	\$1,060	\$1,210
51	\$885	\$1,775	\$2,635	\$3,450	\$4,312	\$5,175	\$633	\$936	\$1,109	\$1,262
52	\$918	\$1,841	\$2,736	\$3,586	\$4,481	\$5,378	\$664	\$981	\$1,159	\$1,315
53	\$930	\$1,864	\$2,769	\$3,629	\$4,538	\$5,444	\$672	\$992	\$1,173	\$1,330
54	\$942	\$1,885	\$2,802	\$3,674	\$4,592	\$5,510	\$680	\$1,004	\$1,186	\$1,348
55	\$953	\$1,909	\$2,837	\$3,718	\$4,648	\$5,576	\$687	\$1,015	\$1,202	\$1,363
56	\$963	\$1,932	\$2,870	\$3,763	\$4,703	\$5,644	\$695	\$1,027	\$1,215	\$1,381
57	\$975	\$1,953	\$2,903	\$3,806	\$4,759	\$5,710	\$705	\$1,041	\$1,229	\$1,396
58	\$1,023	\$2,048	\$3,045	\$3,996	\$4,994	\$5,994	\$744	\$1,095	\$1,291	\$1,462
59	\$1,070	\$2,144	\$3,186	\$4,186	\$5,231	\$6,277	\$782	\$1,151	\$1,355	\$1,530
60	\$1,118	\$2,237	\$3,328	\$4,375	\$5,468	\$6,563	\$819	\$1,206	\$1,417	\$1,596
61	\$1,165	\$2,332	\$3,470	\$4,565	\$5,705	\$6,846	\$858	\$1,262	\$1,480	\$1,664
62	\$1,214	\$2,425	\$3,610	\$4,753	\$5,941	\$7,130	\$897	\$1,318	\$1,542	\$1,730
63	\$1,351	\$2,701	\$4,021	\$5,299	\$6,623	\$7,947	\$1,004	\$1,470	\$1,714	\$1,920
64	\$1,489	\$2,977	\$4,433	\$5,842	\$7,305	\$8,765	\$1,111	\$1,623	\$1,887	\$2,111
65	\$1,625	\$3,252	\$4,844	\$6,388	\$7,984	\$9,582	\$1,217	\$1,777	\$2,080	\$2,301
66	\$1,763	\$3,528	\$5,256	\$6,932	\$8,666	\$10,398	\$1,324	\$1,928	\$2,231	\$2,491
67	\$1,901	\$3,802	\$5,666	\$7,477	\$9,347	\$11,215	\$1,431	\$2,081	\$2,404	\$2,681
68	\$2,101	\$4,200	\$6,260	\$8,262	\$10,326	\$12,392	\$1,586	\$2,299	\$2,648	\$2,949
69	\$2,299	\$4,598	\$6,852	\$9,044	\$11,306	\$13,568	\$1,740	\$2,514	\$2,893	\$3,217
70	\$2,499	\$4,996	\$7,446	\$9,829	\$12,287	\$14,743	\$1,893	\$2,732	\$3,138	\$3,485
71	\$2,697	\$5,392	\$8,038	\$10,613	\$13,267	\$15,920	\$2,047	\$2,947	\$3,382	\$3,753
72	\$2,897	\$5,790	\$8,633	\$11,398	\$14,246	\$17,096	\$2,200	\$3,165	\$3,627	\$4,211
73	\$3,250	\$6,497	\$9,685	\$12,788	\$15,984	\$19,182	\$2,476	\$3,553	\$4,066	\$4,507
74	\$3,604	\$7,206	\$10,739	\$14,178	\$17,722	\$21,265	\$2,751	\$3,944	\$4,507	\$4,992
75	\$3,957	\$7,914	\$11,792	\$15,566	\$19,459	\$23,350	\$3,025	\$4,332	\$4,945	\$5,477
76	\$4,310	\$8,621	\$12,846	\$16,957	\$21,197	\$25,436	\$3,301	\$4,720	\$5,386	\$5,961
77	\$4,664	\$9,330	\$13,898	\$18,347	\$22,933	\$27,521	\$3,575	\$5,109	\$5,825	\$6,446
78	\$5,419	\$10,809	\$15,927	\$21,026	\$26,282	\$31,538	\$4,138	\$5,856	\$6,646	\$7,427
79	\$6,173	\$12,291	\$17,958	\$23,704	\$29,630	\$35,556	\$4,699	\$6,602	\$7,466	\$8,407
80	\$6,926	\$13,772	\$19,987	\$26,383	\$32,979	\$39,575	\$5,262	\$7,347	\$8,285	\$9,388
81	\$7,681	\$15,254	\$22,016	\$29,061	\$36,327	\$43,592	\$5,823	\$8,093	\$9,106	\$10,368
82	\$8,435	\$16,735	\$24,046	\$31,740	\$39,676	\$47,611	\$6,386	\$8,838	\$9,926	\$11,349
83	\$9,355	\$18,424	\$26,449	\$34,915	\$43,643	\$52,372	\$7,081	\$9,732	\$10,918	\$12,483
84	\$10,273	\$20,112	\$28,855	\$38,088	\$47,611	\$57,133	\$7,778	\$10,623	\$11,912	\$13,619
85	\$11,194	\$21,801	\$31,259	\$41,262	\$51,578	\$61,894	\$8,475	\$11,514	\$12,904	\$14,755
86	\$12,114	\$23,488	\$33,663	\$44,437	\$55,545	\$66,655	\$9,170	\$12,405	\$13,896	\$15,889
87	\$13,032	\$25,178	\$36,068	\$47,611	\$59,514	\$71,416	\$9,868	\$13,298	\$14,889	\$17,024
88	\$13,953	\$26,865	\$38,472	\$50,784	\$63,481	\$76,177	\$10,563	\$14,190	\$15,883	\$18,160
89	\$14,871	\$28,554	\$40,878	\$53,959	\$67,447	\$80,938	\$11,260	\$15,081	\$16,875	\$19,294
90	\$15,792	\$30,243	\$43,282	\$57,133	\$71,416	\$85,699	\$11,955	\$15,972	\$17,867	\$20,430
91	\$16,712	\$31,931	\$45,685	\$60,306	\$75,383	\$90,460	\$12,652	\$16,865	\$18,859	\$21,564
92	\$17,630	\$33,620	\$48,091	\$63,481	\$79,352	\$95,221	\$13,349	\$17,756	\$19,853	\$22,700
93	\$18,551	\$35,307	\$50,495	\$66,655	\$83,319	\$99,982	\$14,044	\$18,648	\$20,846	\$23,836
94	\$19,469	\$36,996	\$52,901	\$69,828	\$87,285	\$104,743	\$14,741	\$19,541	\$21,838	\$24,970
95	\$20,389	\$38,686	\$55,304	\$73,003	\$91,254	\$109,504	\$15,436	\$20,432	\$22,830	\$26,106
96	\$21,310	\$40,373	\$57,708	\$76,177	\$95,221	\$114,265	\$16,133	\$21,323	\$23,824	\$27,240
97	\$22,228	\$42,062	\$60,114	\$79,352	\$99,188	\$119,026	\$16,830	\$22,215	\$24,816	\$28,375
98	\$23,148	\$43,749	\$62,518	\$82,524	\$103,157	\$123,787	\$17,525	\$23,108	\$25,809	\$29,511
99	\$24,067	\$45,439	\$64,923	\$85,699	\$107,123	\$128,548	\$18,222	\$23,999	\$26,803	\$30,645
100	\$24,987	\$47,126	\$67,327	\$88,874	\$111,092	\$133,309	\$18,918	\$24,890	\$27,795	\$31,781

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 * (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K
	30 days \$50	30 days \$100	30 days \$150	30 days \$200	30 days \$250	30 days \$300	30 days \$50	30 days \$100	30 days \$150	30 days \$200	30 days \$250	30 days \$300
37	\$584	\$944	\$1,171	\$1,377	\$1,546	\$1,685	\$621	\$1,126	\$1,454	\$1,722	\$1,951	\$2,128
38	\$584	\$944	\$1,171	\$1,377	\$1,546	\$1,685	\$621	\$1,126	\$1,454	\$1,722	\$1,951	\$2,128
39	\$584	\$944	\$1,171	\$1,377	\$1,546	\$1,685	\$621	\$1,126	\$1,454	\$1,722	\$1,951	\$2,128
40	\$584	\$944	\$1,171	\$1,377	\$1,546	\$1,685	\$621	\$1,126	\$1,454	\$1,722	\$1,951	\$2,128
41	\$584	\$944	\$1,171	\$1,377	\$1,546	\$1,685	\$621	\$1,126	\$1,454	\$1,722	\$1,951	\$2,128
42	\$584	\$944	\$1,171	\$1,377	\$1,546	\$1,685	\$621	\$1,126	\$1,454	\$1,722	\$1,951	\$2,128
43	\$594	\$959	\$1,190	\$1,400	\$1,571	\$1,713	\$633	\$1,144	\$1,478	\$1,751	\$1,984	\$2,163
44	\$604	\$975	\$1,210	\$1,423	\$1,596	\$1,742	\$643	\$1,163	\$1,503	\$1,781	\$2,017	\$2,198
45	\$614	\$990	\$1,229	\$1,447	\$1,621	\$1,769	\$652	\$1,182	\$1,526	\$1,810	\$2,048	\$2,235
46	\$623	\$1,006	\$1,248	\$1,468	\$1,648	\$1,796	\$664	\$1,200	\$1,551	\$1,839	\$2,081	\$2,270
47	\$633	\$1,023	\$1,268	\$1,491	\$1,674	\$1,825	\$674	\$1,219	\$1,575	\$1,866	\$2,114	\$2,305
48	\$666	\$1,082	\$1,342	\$1,579	\$1,767	\$1,924	\$707	\$1,287	\$1,666	\$1,977	\$2,237	\$2,435
49	\$699	\$1,142	\$1,417	\$1,664	\$1,862	\$2,021	\$738	\$1,355	\$1,759	\$2,085	\$2,361	\$2,563
50	\$734	\$1,200	\$1,491	\$1,749	\$1,957	\$2,120	\$771	\$1,423	\$1,850	\$2,196	\$2,485	\$2,693
51	\$767	\$1,260	\$1,565	\$1,837	\$2,050	\$2,217	\$804	\$1,491	\$1,942	\$2,305	\$2,610	\$2,823
52	\$802	\$1,320	\$1,639	\$1,922	\$2,146	\$2,316	\$835	\$1,557	\$2,035	\$2,415	\$2,731	\$2,951
53	\$812	\$1,336	\$1,660	\$1,946	\$2,171	\$2,346	\$845	\$1,577	\$2,060	\$2,445	\$2,767	\$2,988
54	\$821	\$1,353	\$1,680	\$1,969	\$2,198	\$2,375	\$856	\$1,596	\$2,085	\$2,476	\$2,800	\$3,025
55	\$831	\$1,369	\$1,701	\$1,992	\$2,223	\$2,402	\$866	\$1,615	\$2,109	\$2,505	\$2,833	\$3,060
56	\$841	\$1,384	\$1,720	\$2,017	\$2,250	\$2,431	\$876	\$1,635	\$2,134	\$2,534	\$2,868	\$3,097
57	\$850	\$1,402	\$1,742	\$2,041	\$2,278	\$2,460	\$887	\$1,654	\$2,159	\$2,565	\$2,901	\$3,134
58	\$895	\$1,480	\$1,837	\$2,149	\$2,396	\$2,584	\$930	\$1,744	\$2,280	\$2,707	\$3,060	\$3,301
59	\$940	\$1,557	\$1,932	\$2,258	\$2,516	\$2,709	\$975	\$1,831	\$2,400	\$2,848	\$3,219	\$3,466
60	\$986	\$1,637	\$2,027	\$2,369	\$2,635	\$2,833	\$1,019	\$1,920	\$2,518	\$2,990	\$3,378	\$3,633
61	\$1,031	\$1,714	\$2,122	\$2,478	\$2,755	\$2,959	\$1,062	\$2,010	\$2,639	\$3,132	\$3,538	\$3,800
62	\$1,076	\$1,792	\$2,217	\$2,586	\$2,874	\$3,083	\$1,107	\$2,099	\$2,759	\$3,274	\$3,697	\$3,965
63	\$1,202	\$2,006	\$2,478	\$2,885	\$3,202	\$3,429	\$1,233	\$2,347	\$3,087	\$3,664	\$4,130	\$4,423
64	\$1,328	\$2,219	\$2,738	\$3,186	\$3,530	\$3,775	\$1,361	\$2,594	\$3,417	\$4,052	\$4,565	\$4,879
65	\$1,452	\$2,433	\$2,998	\$3,485	\$3,856	\$4,116	\$1,487	\$2,843	\$3,745	\$4,443	\$4,998	\$5,338
66	\$1,579	\$2,646	\$3,260	\$3,786	\$4,184	\$4,464	\$1,614	\$3,089	\$4,076	\$4,833	\$5,433	\$5,794
67	\$1,705	\$2,862	\$3,520	\$4,085	\$4,512	\$4,809	\$1,740	\$3,338	\$4,406	\$5,221	\$5,866	\$6,252
68	\$1,885	\$3,169	\$3,891	\$4,509	\$4,976	\$5,299	\$1,924	\$3,695	\$4,877	\$5,776	\$6,485	\$6,905
69	\$2,068	\$3,478	\$4,262	\$4,934	\$5,441	\$5,786	\$2,107	\$4,052	\$5,349	\$6,332	\$7,103	\$7,557
70	\$2,250	\$3,784	\$4,633	\$5,357	\$5,903	\$6,275	\$2,289	\$4,410	\$5,821	\$6,887	\$7,722	\$8,209
71	\$2,431	\$4,091	\$5,006	\$5,780	\$6,367	\$6,765	\$2,474	\$4,767	\$6,295	\$7,444	\$8,341	\$8,864
72	\$2,613	\$4,400	\$5,376	\$6,206	\$6,831	\$7,254	\$2,656	\$5,124	\$6,767	\$8,000	\$9,961	\$10,516
73	\$2,938	\$4,949	\$6,039	\$6,961	\$7,660	\$8,134	\$2,982	\$5,761	\$7,609	\$8,990	\$10,064	\$10,687
74	\$3,260	\$5,501	\$6,701	\$7,718	\$8,489	\$9,013	\$3,309	\$6,400	\$8,454	\$9,980	\$11,166	\$11,856
75	\$3,584	\$6,050	\$7,363	\$8,473	\$9,318	\$9,893	\$3,635	\$7,039	\$9,297	\$10,970	\$12,271	\$13,027
76	\$3,909	\$6,602	\$8,025	\$9,231	\$10,147	\$10,770	\$3,961	\$7,677	\$10,141	\$11,963	\$13,374	\$14,197
77	\$4,233	\$7,151	\$8,687	\$9,988	\$10,976	\$11,650	\$4,287	\$8,316	\$10,984	\$12,953	\$14,479	\$15,368
78	\$4,889	\$8,275	\$9,990	\$11,524	\$12,634	\$13,291	\$4,934	\$9,668	\$12,728	\$14,844	\$16,650	\$17,516
79	\$5,543	\$9,400	\$11,293	\$13,062	\$14,291	\$14,931	\$5,578	\$11,021	\$14,471	\$16,735	\$18,821	\$19,665
80	\$6,200	\$10,524	\$12,596	\$14,597	\$15,949	\$16,572	\$6,225	\$12,372	\$16,213	\$18,626	\$20,993	\$21,813
81	\$6,856	\$11,650	\$13,898	\$16,135	\$17,605	\$18,211	\$6,870	\$13,726	\$17,956	\$20,518	\$23,164	\$23,962
82	\$7,512	\$12,774	\$15,201	\$17,673	\$19,263	\$19,852	\$7,516	\$15,077	\$19,700	\$22,409	\$25,335	\$26,110
83	\$8,301	\$14,058	\$16,795	\$19,527	\$21,199	\$21,838	\$8,304	\$16,591	\$21,669	\$24,649	\$27,993	\$28,838
84	\$9,089	\$15,341	\$18,391	\$21,382	\$23,133	\$23,822	\$9,093	\$18,108	\$23,640	\$26,890	\$30,651	\$31,564
85	\$9,877	\$16,624	\$19,986	\$23,236	\$25,069	\$25,809	\$9,881	\$19,622	\$25,609	\$29,131	\$33,309	\$34,290
86	\$10,666	\$17,908	\$21,580	\$25,090	\$27,005	\$27,793	\$10,671	\$21,137	\$27,579	\$31,371	\$35,967	\$37,018
87	\$11,456	\$19,191	\$23,174	\$26,946	\$28,940	\$29,779	\$11,460	\$22,651	\$29,550	\$33,612	\$38,624	\$39,744
88	\$12,244	\$20,475	\$24,770	\$28,801	\$30,874	\$31,764	\$12,248	\$24,168	\$31,519	\$35,853	\$41,282	\$42,470
89	\$13,032	\$21,758	\$26,364	\$30,655	\$32,810	\$33,750	\$13,036	\$25,682	\$33,490	\$38,093	\$43,940	\$45,198
90	\$13,821	\$23,042	\$27,958	\$32,509	\$34,746	\$35,734	\$13,825	\$27,197	\$35,459	\$40,334	\$46,598	\$47,924
91	\$14,609	\$24,325	\$29,552	\$34,363	\$36,682	\$37,721	\$14,615	\$28,711	\$37,429	\$42,575	\$49,254	\$50,650
92	\$15,399	\$25,609	\$31,148	\$36,220	\$38,618	\$39,705	\$15,403	\$30,228	\$39,400	\$44,815	\$51,912	\$53,378
93	\$16,188	\$26,892	\$32,742	\$38,074	\$40,552	\$41,691	\$16,192	\$31,742	\$41,369	\$47,056	\$54,570	\$56,104
94	\$16,976	\$28,177	\$34,336	\$39,928	\$42,487	\$43,676	\$16,980	\$33,257	\$43,340	\$49,299	\$57,228	\$58,830
95	\$17,764	\$29,461	\$35,932	\$41,783	\$44,423	\$45,662	\$17,768	\$34,771	\$45,309	\$51,539	\$59,887	\$61,558
96	\$18,553	\$30,744	\$37,526	\$43,637	\$46,359	\$47,646	\$18,558	\$36,288	\$47,279	\$53,780	\$62,543	\$64,284
97	\$19,343	\$32,028	\$39,121	\$45,491	\$48,293	\$49,633	\$19,347	\$37,802	\$49,248	\$56,021	\$65,201	\$67,011
98	\$20,131	\$33,311	\$40,715	\$47,347	\$50,229	\$51,619	\$20,135	\$39,317	\$51,219	\$58,261	\$67,859	\$69,739
99	\$20,919	\$34,595	\$42,311	\$49,202	\$52,165	\$53,603	\$20,923	\$40,831	\$53,190	\$60,502	\$70,517	\$72,465
100	\$21,708	\$35,878	\$43,905	\$51,056	\$54,100	\$55,590	\$21,714	\$42,348	\$55,159	\$62,743	\$73,175	\$75,191

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 * (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	30 days \$50	30 days \$100	30 days \$150	30 days \$200	30 days \$250	30 days \$300	30 days \$50	30 days \$100	30 days \$150	30 days \$200	30 days \$250	30 days \$300
37	\$633	\$1,206	\$1,481	\$2,107	\$2,406	\$2,909	\$643	\$1,285	\$1,897	\$2,472	\$3,089	\$3,707
38	\$633	\$1,206	\$1,481	\$2,107	\$2,406	\$2,909	\$643	\$1,285	\$1,897	\$2,472	\$3,089	\$3,707
39	\$633	\$1,206	\$1,481	\$2,107	\$2,406	\$2,909	\$643	\$1,285	\$1,897	\$2,472	\$3,089	\$3,707
40	\$633	\$1,206	\$1,481	\$2,107	\$2,406	\$2,909	\$643	\$1,285	\$1,897	\$2,472	\$3,089	\$3,707
41	\$633	\$1,206	\$1,481	\$2,107	\$2,406	\$2,909	\$643	\$1,285	\$1,897	\$2,472	\$3,089	\$3,707
42	\$633	\$1,206	\$1,481	\$2,107	\$2,406	\$2,909	\$643	\$1,285	\$1,897	\$2,472	\$3,089	\$3,707
43	\$643	\$1,225	\$1,505	\$2,142	\$2,446	\$2,957	\$654	\$1,307	\$1,930	\$2,513	\$3,140	\$3,769
44	\$654	\$1,247	\$1,530	\$2,177	\$2,485	\$3,006	\$664	\$1,328	\$1,961	\$2,553	\$3,192	\$3,831
45	\$664	\$1,266	\$1,555	\$2,212	\$2,526	\$3,052	\$676	\$1,351	\$1,992	\$2,594	\$3,243	\$3,891
46	\$676	\$1,285	\$1,579	\$2,247	\$2,567	\$3,101	\$685	\$1,373	\$2,025	\$2,635	\$3,295	\$3,953
47	\$685	\$1,307	\$1,604	\$2,281	\$2,606	\$3,149	\$697	\$1,394	\$2,056	\$2,678	\$3,345	\$4,015
48	\$716	\$1,371	\$1,695	\$2,408	\$2,749	\$3,334	\$726	\$1,452	\$2,147	\$2,802	\$3,501	\$4,202
49	\$748	\$1,433	\$1,788	\$2,536	\$2,893	\$3,518	\$755	\$1,513	\$2,241	\$2,926	\$3,656	\$4,388
50	\$779	\$1,497	\$1,880	\$2,662	\$3,037	\$3,701	\$786	\$1,573	\$2,332	\$3,050	\$3,811	\$4,575
51	\$810	\$1,561	\$1,971	\$2,788	\$3,178	\$3,885	\$815	\$1,633	\$2,423	\$3,175	\$3,967	\$4,761
52	\$841	\$1,625	\$2,064	\$2,914	\$3,322	\$4,068	\$845	\$1,693	\$2,516	\$3,299	\$4,122	\$4,947
53	\$850	\$1,645	\$2,089	\$2,949	\$3,363	\$4,118	\$856	\$1,713	\$2,547	\$3,340	\$4,173	\$5,008
54	\$860	\$1,666	\$2,114	\$2,986	\$3,404	\$4,169	\$866	\$1,734	\$2,579	\$3,378	\$4,225	\$5,070
55	\$872	\$1,685	\$2,140	\$3,021	\$3,445	\$4,219	\$876	\$1,755	\$2,610	\$3,419	\$4,276	\$5,130
56	\$882	\$1,705	\$2,165	\$3,058	\$3,485	\$4,270	\$887	\$1,777	\$2,639	\$3,460	\$4,326	\$5,190
57	\$891	\$1,726	\$2,190	\$3,093	\$3,528	\$4,320	\$897	\$1,796	\$2,670	\$3,501	\$4,377	\$5,252
58	\$936	\$1,814	\$2,311	\$3,260	\$3,714	\$4,559	\$942	\$1,883	\$2,802	\$3,676	\$4,594	\$5,514
59	\$981	\$1,901	\$2,431	\$3,427	\$3,903	\$4,798	\$984	\$1,971	\$2,932	\$3,850	\$4,813	\$5,774
60	\$1,023	\$1,990	\$2,551	\$3,592	\$4,089	\$5,039	\$1,029	\$2,058	\$3,062	\$4,205	\$5,031	\$6,037
61	\$1,068	\$2,078	\$2,672	\$3,759	\$4,277	\$5,277	\$1,072	\$2,146	\$3,192	\$4,025	\$5,248	\$6,299
62	\$1,111	\$2,165	\$2,792	\$3,924	\$4,464	\$5,516	\$1,116	\$2,233	\$3,322	\$4,373	\$5,468	\$6,561
63	\$1,239	\$2,415	\$3,124	\$4,386	\$4,984	\$6,174	\$1,243	\$2,485	\$3,701	\$4,876	\$6,093	\$7,312
64	\$1,365	\$2,666	\$3,456	\$4,848	\$5,505	\$6,835	\$1,369	\$2,738	\$4,079	\$5,376	\$6,720	\$8,064
65	\$1,491	\$2,916	\$3,788	\$5,310	\$6,025	\$7,493	\$1,495	\$2,992	\$4,456	\$5,877	\$7,345	\$8,815
66	\$1,617	\$3,167	\$4,120	\$5,773	\$6,545	\$8,151	\$1,621	\$3,245	\$4,835	\$6,378	\$7,972	\$9,567
67	\$1,746	\$3,417	\$4,454	\$6,235	\$7,066	\$8,809	\$1,749	\$3,499	\$5,213	\$6,879	\$8,600	\$10,420
68	\$1,928	\$3,780	\$4,930	\$6,899	\$7,813	\$9,755	\$1,932	\$3,864	\$5,759	\$7,600	\$9,501	\$11,401
69	\$2,111	\$4,142	\$5,408	\$7,563	\$8,561	\$10,699	\$2,114	\$4,229	\$6,305	\$8,322	\$10,401	\$12,483
70	\$2,293	\$4,503	\$5,883	\$8,227	\$9,306	\$11,644	\$2,299	\$4,596	\$6,850	\$9,042	\$11,304	\$13,564
71	\$2,478	\$4,864	\$6,361	\$8,891	\$10,054	\$12,588	\$2,481	\$4,961	\$7,396	\$9,765	\$12,205	\$14,646
72	\$2,660	\$5,225	\$6,837	\$9,555	\$10,801	\$13,533	\$2,664	\$5,326	\$7,941	\$10,485	\$13,106	\$15,727
73	\$2,986	\$5,870	\$7,689	\$10,741	\$12,135	\$15,221	\$2,990	\$5,978	\$8,910	\$11,765	\$14,706	\$17,646
74	\$3,312	\$6,514	\$8,539	\$11,928	\$13,469	\$16,908	\$3,314	\$6,629	\$9,881	\$13,044	\$16,304	\$19,564
75	\$3,637	\$7,159	\$9,390	\$13,112	\$14,803	\$18,595	\$3,641	\$7,281	\$10,850	\$14,322	\$17,902	\$21,483
76	\$3,963	\$7,805	\$10,242	\$14,298	\$16,135	\$20,283	\$3,967	\$7,932	\$11,819	\$15,601	\$19,502	\$23,401
77	\$4,289	\$8,450	\$11,093	\$15,485	\$17,469	\$21,970	\$4,291	\$8,582	\$12,788	\$16,879	\$21,100	\$25,319
78	\$4,936	\$9,813	\$12,844	\$18,261	\$20,110	\$25,455	\$4,938	\$9,959	\$14,654	\$19,436	\$24,296	\$29,154
79	\$5,582	\$11,176	\$14,594	\$21,036	\$22,748	\$28,942	\$5,584	\$11,333	\$16,522	\$21,993	\$27,492	\$32,991
80	\$6,227	\$12,541	\$16,345	\$23,813	\$25,387	\$32,428	\$6,231	\$12,710	\$18,389	\$24,550	\$30,688	\$36,826
81	\$6,873	\$13,904	\$18,094	\$26,589	\$28,028	\$35,913	\$6,877	\$14,085	\$20,255	\$27,108	\$33,884	\$40,660
82	\$7,520	\$15,269	\$19,846	\$29,364	\$30,667	\$39,400	\$7,524	\$15,459	\$22,123	\$29,665	\$37,080	\$44,497
83	\$8,308	\$16,803	\$21,830	\$32,331	\$33,892	\$43,340	\$8,312	\$17,013	\$24,335	\$32,632	\$40,788	\$48,945
84	\$9,097	\$18,337	\$23,814	\$35,297	\$37,119	\$47,279	\$9,103	\$18,566	\$26,546	\$35,596	\$44,497	\$53,396
85	\$9,887	\$19,871	\$25,799	\$38,264	\$40,344	\$51,219	\$9,891	\$20,119	\$28,760	\$38,563	\$48,204	\$57,846
86	\$10,675	\$21,405	\$27,783	\$41,229	\$43,571	\$55,159	\$10,679	\$21,675	\$30,971	\$41,530	\$51,912	\$62,294
87	\$11,464	\$22,939	\$29,768	\$44,196	\$46,796	\$59,099	\$11,467	\$23,228	\$33,183	\$44,497	\$55,621	\$66,745
88	\$12,252	\$24,475	\$31,752	\$47,163	\$50,023	\$63,038	\$12,256	\$24,781	\$35,396	\$47,462	\$59,329	\$71,195
89	\$13,040	\$26,009	\$33,736	\$50,130	\$53,248	\$66,980	\$13,046	\$26,335	\$37,608	\$50,429	\$63,036	\$75,643
90	\$13,830	\$27,542	\$35,721	\$53,095	\$56,475	\$70,919	\$13,834	\$27,888	\$39,822	\$53,396	\$66,745	\$80,093
91	\$14,619	\$29,076	\$37,705	\$56,062	\$59,700	\$74,859	\$14,623	\$29,441	\$42,033	\$56,363	\$70,453	\$84,544
92	\$15,407	\$30,610	\$39,689	\$59,028	\$62,927	\$78,798	\$15,411	\$30,995	\$44,245	\$59,329	\$74,162	\$88,992
93	\$16,195	\$32,144	\$41,674	\$61,995	\$66,152	\$82,738	\$16,199	\$32,548	\$46,458	\$62,294	\$77,868	\$93,442
94	\$16,984	\$33,680	\$43,658	\$64,962	\$69,379	\$86,678	\$16,990	\$34,101	\$48,670	\$65,261	\$81,577	\$97,893
95	\$17,774	\$35,214	\$45,643	\$67,927	\$72,604	\$90,617	\$17,778	\$35,655	\$50,881	\$68,228	\$85,285	\$102,341
96	\$18,562	\$36,748	\$47,629	\$70,894	\$75,832	\$94,559	\$18,566	\$37,208	\$53,095	\$71,195	\$88,992	\$106,791
97	\$19,351	\$38,282	\$49,613	\$73,861	\$79,057	\$98,498	\$19,354	\$38,761	\$55,306	\$74,160	\$92,701	\$111,242
98	\$20,139	\$39,816	\$51,598	\$76,828	\$82,284	\$102,438	\$20,145	\$40,315	\$57,518	\$77,127	\$96,409	\$115,690
99	\$20,929	\$41,350	\$53,582	\$79,793	\$85,511	\$106,378	\$20,933	\$41,868	\$59,731	\$80,093	\$100,118	\$120,140
100	\$21,717	\$42,885	\$55,566	\$82,759	\$88,736	\$110,317	\$21,721	\$43,423	\$61,943	\$83,060	\$103,824	\$124,590

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K	\$75K	\$75K	\$75K	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$427	\$643	\$769	\$887	\$532	\$860	\$1,070	\$1,258	\$1,425	\$1,538
38	\$427	\$643	\$769	\$887	\$532	\$860	\$1,070	\$1,258	\$1,425	\$1,538
39	\$427	\$643	\$769	\$887	\$532	\$860	\$1,070	\$1,258	\$1,425	\$1,538
40	\$427	\$643	\$769	\$887	\$532	\$860	\$1,070	\$1,258	\$1,425	\$1,538
41	\$427	\$643	\$769	\$887	\$532	\$860	\$1,070	\$1,258	\$1,425	\$1,538
42	\$427	\$643	\$769	\$887	\$532	\$860	\$1,070	\$1,258	\$1,425	\$1,538
43	\$433	\$654	\$782	\$903	\$540	\$874	\$1,087	\$1,258	\$1,450	\$1,563
44	\$441	\$664	\$794	\$916	\$549	\$889	\$1,105	\$1,301	\$1,474	\$1,588
45	\$449	\$676	\$808	\$932	\$557	\$903	\$1,122	\$1,320	\$1,497	\$1,615
46	\$454	\$685	\$819	\$948	\$567	\$916	\$1,142	\$1,342	\$1,520	\$1,641
47	\$462	\$697	\$833	\$961	\$575	\$932	\$1,159	\$1,363	\$1,546	\$1,666
48	\$491	\$736	\$878	\$1,010	\$606	\$986	\$1,227	\$1,441	\$1,633	\$1,755
49	\$518	\$777	\$922	\$1,058	\$639	\$1,041	\$1,293	\$1,520	\$1,722	\$1,847
50	\$548	\$815	\$969	\$1,105	\$670	\$1,095	\$1,361	\$1,598	\$1,810	\$1,936
51	\$577	\$854	\$1,014	\$1,153	\$701	\$1,149	\$1,429	\$1,678	\$1,899	\$2,025
52	\$606	\$895	\$1,058	\$1,200	\$732	\$1,204	\$1,497	\$1,755	\$1,986	\$2,116
53	\$614	\$905	\$1,072	\$1,215	\$740	\$1,219	\$1,514	\$1,777	\$2,012	\$2,142
54	\$621	\$916	\$1,083	\$1,231	\$749	\$1,235	\$1,534	\$1,798	\$2,035	\$2,169
55	\$627	\$928	\$1,097	\$1,245	\$759	\$1,248	\$1,551	\$1,819	\$2,060	\$2,194
56	\$635	\$938	\$1,111	\$1,260	\$767	\$1,264	\$1,571	\$1,843	\$2,085	\$2,219
57	\$643	\$949	\$1,122	\$1,276	\$777	\$1,278	\$1,588	\$1,864	\$2,109	\$2,247
58	\$678	\$1,000	\$1,181	\$1,336	\$817	\$1,349	\$1,676	\$1,963	\$2,219	\$2,359
59	\$715	\$1,050	\$1,237	\$1,396	\$858	\$1,421	\$1,763	\$2,062	\$2,332	\$2,474
60	\$749	\$1,101	\$1,293	\$1,458	\$901	\$1,493	\$1,850	\$2,163	\$2,443	\$2,586
61	\$784	\$1,151	\$1,349	\$1,518	\$942	\$1,565	\$1,938	\$2,262	\$2,555	\$2,701
62	\$819	\$1,202	\$1,408	\$1,581	\$982	\$1,637	\$2,025	\$2,361	\$2,666	\$2,813
63	\$916	\$1,342	\$1,565	\$1,753	\$1,097	\$1,833	\$2,262	\$2,635	\$2,971	\$3,130
64	\$1,015	\$1,481	\$1,722	\$1,928	\$1,212	\$2,027	\$2,501	\$2,909	\$3,276	\$3,445
65	\$1,113	\$1,621	\$1,880	\$2,101	\$1,326	\$2,221	\$2,738	\$3,182	\$3,580	\$3,759
66	\$1,210	\$1,761	\$2,037	\$2,276	\$1,443	\$2,417	\$2,975	\$3,456	\$3,855	\$4,074
67	\$1,307	\$1,901	\$2,194	\$2,448	\$1,557	\$2,612	\$3,213	\$3,730	\$4,190	\$4,390
68	\$1,447	\$2,099	\$2,417	\$2,693	\$1,722	\$2,893	\$3,551	\$4,118	\$4,621	\$4,837
69	\$1,588	\$2,297	\$2,643	\$2,938	\$1,887	\$3,175	\$3,891	\$4,505	\$5,052	\$5,283
70	\$1,728	\$2,495	\$2,866	\$3,182	\$2,054	\$3,454	\$4,231	\$4,891	\$5,483	\$5,730
71	\$1,868	\$2,691	\$3,089	\$3,427	\$2,219	\$3,736	\$4,569	\$5,279	\$5,916	\$6,176
72	\$2,008	\$2,889	\$3,312	\$3,672	\$2,386	\$4,017	\$4,909	\$5,666	\$6,347	\$6,623
73	\$2,260	\$3,245	\$3,712	\$4,114	\$2,681	\$4,520	\$5,512	\$6,357	\$7,116	\$7,427
74	\$2,511	\$3,600	\$4,114	\$4,557	\$2,977	\$5,021	\$6,118	\$7,046	\$7,885	\$8,229
75	\$2,763	\$3,955	\$4,516	\$5,000	\$3,274	\$5,524	\$6,722	\$7,738	\$8,654	\$9,031
76	\$3,013	\$4,309	\$4,916	\$5,442	\$3,569	\$6,027	\$7,326	\$8,429	\$9,423	\$9,835
77	\$3,264	\$4,664	\$5,318	\$5,887	\$3,866	\$6,530	\$7,932	\$9,118	\$10,192	\$10,636
78	\$3,778	\$5,345	\$6,068	\$6,745	\$4,429	\$7,557	\$9,122	\$10,487	\$11,763	\$12,135
79	\$4,291	\$6,027	\$6,815	\$7,605	\$4,994	\$8,582	\$10,310	\$11,854	\$13,333	\$13,632
80	\$4,804	\$6,708	\$7,565	\$8,464	\$5,557	\$9,609	\$11,500	\$13,223	\$14,902	\$15,129
81	\$5,318	\$7,390	\$8,314	\$9,324	\$6,122	\$10,636	\$12,691	\$14,590	\$16,473	\$16,628
82	\$5,831	\$8,071	\$9,064	\$10,184	\$6,687	\$11,664	\$13,879	\$15,959	\$18,044	\$18,125
83	\$6,466	\$8,885	\$9,968	\$11,201	\$7,355	\$12,830	\$15,267	\$17,555	\$19,848	\$19,939
84	\$7,103	\$9,699	\$10,875	\$12,221	\$8,023	\$13,995	\$16,656	\$19,149	\$21,651	\$21,752
85	\$7,738	\$10,512	\$11,782	\$13,238	\$8,693	\$15,162	\$18,044	\$20,745	\$23,457	\$23,564
86	\$8,374	\$11,328	\$12,689	\$14,256	\$9,361	\$16,329	\$19,432	\$22,341	\$25,261	\$25,377
87	\$9,009	\$12,141	\$13,596	\$15,275	\$10,029	\$17,494	\$20,820	\$23,937	\$27,065	\$27,189
88	\$9,646	\$12,955	\$14,500	\$16,292	\$10,699	\$18,661	\$22,207	\$25,533	\$28,869	\$29,003
89	\$10,281	\$13,770	\$15,407	\$17,312	\$11,366	\$19,828	\$23,595	\$27,129	\$30,674	\$30,814
90	\$10,916	\$14,584	\$16,314	\$18,329	\$12,034	\$20,993	\$24,983	\$28,725	\$32,478	\$32,628
91	\$11,553	\$15,397	\$17,221	\$19,349	\$12,704	\$22,160	\$26,372	\$30,321	\$34,282	\$34,439
92	\$12,188	\$16,213	\$18,125	\$20,366	\$13,372	\$23,327	\$27,760	\$31,915	\$36,086	\$36,253
93	\$12,825	\$17,026	\$19,032	\$21,385	\$14,042	\$24,492	\$29,148	\$33,511	\$37,891	\$38,064
94	\$13,460	\$17,840	\$19,939	\$22,403	\$14,710	\$25,659	\$30,535	\$35,107	\$39,695	\$39,878
95	\$14,096	\$18,654	\$20,846	\$23,422	\$15,378	\$26,826	\$31,923	\$36,703	\$41,499	\$41,689
96	\$14,731	\$19,469	\$21,752	\$24,440	\$16,048	\$27,991	\$33,311	\$38,299	\$43,305	\$43,503
97	\$15,368	\$20,283	\$22,657	\$25,459	\$16,716	\$29,158	\$34,699	\$39,895	\$45,109	\$45,316
98	\$16,003	\$21,096	\$23,564	\$26,476	\$17,384	\$30,325	\$36,088	\$41,491	\$46,912	\$47,128
99	\$16,638	\$21,912	\$24,471	\$27,496	\$18,054	\$31,492	\$37,476	\$43,087	\$48,716	\$48,941
100	\$17,275	\$22,725	\$25,377	\$28,513	\$18,721	\$32,657	\$38,864	\$44,681	\$50,522	\$50,753

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
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Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$567	\$1,027	\$1,328	\$1,573	\$1,782	\$1,963	\$571	\$1,101	\$1,353	\$1,767	\$2,043	\$2,656
38	\$567	\$1,027	\$1,328	\$1,573	\$1,782	\$1,963	\$571	\$1,101	\$1,353	\$1,767	\$2,043	\$2,656
39	\$567	\$1,027	\$1,328	\$1,573	\$1,782	\$1,963	\$571	\$1,101	\$1,353	\$1,767	\$2,043	\$2,656
40	\$567	\$1,027	\$1,328	\$1,573	\$1,782	\$1,963	\$571	\$1,101	\$1,353	\$1,767	\$2,043	\$2,656
41	\$567	\$1,027	\$1,328	\$1,573	\$1,782	\$1,963	\$571	\$1,101	\$1,353	\$1,767	\$2,043	\$2,656
42	\$567	\$1,027	\$1,328	\$1,573	\$1,782	\$1,963	\$571	\$1,101	\$1,353	\$1,767	\$2,043	\$2,656
43	\$575	\$1,045	\$1,349	\$1,600	\$1,812	\$1,996	\$579	\$1,118	\$1,375	\$1,796	\$2,073	\$2,701
44	\$584	\$1,062	\$1,373	\$1,625	\$1,843	\$2,029	\$588	\$1,138	\$1,398	\$1,825	\$2,111	\$2,746
45	\$594	\$1,080	\$1,394	\$1,652	\$1,872	\$2,060	\$598	\$1,155	\$1,419	\$1,854	\$2,144	\$2,788
46	\$604	\$1,095	\$1,417	\$1,678	\$1,901	\$2,093	\$608	\$1,175	\$1,443	\$1,883	\$2,179	\$2,833
47	\$614	\$1,113	\$1,439	\$1,705	\$1,932	\$2,126	\$617	\$1,192	\$1,466	\$1,914	\$2,213	\$2,878
48	\$643	\$1,175	\$1,522	\$1,804	\$2,045	\$2,247	\$647	\$1,250	\$1,549	\$2,019	\$2,332	\$3,045
49	\$674	\$1,237	\$1,606	\$1,905	\$2,157	\$2,365	\$676	\$1,309	\$1,633	\$2,124	\$2,452	\$3,212
50	\$703	\$1,299	\$1,689	\$2,004	\$2,270	\$2,485	\$703	\$1,367	\$1,716	\$2,229	\$2,573	\$3,380
51	\$732	\$1,361	\$1,773	\$2,105	\$2,382	\$2,604	\$734	\$1,425	\$1,800	\$2,336	\$2,691	\$3,547
52	\$761	\$1,421	\$1,858	\$2,204	\$2,495	\$2,724	\$763	\$1,483	\$1,883	\$2,441	\$2,812	\$3,714
53	\$771	\$1,439	\$1,880	\$2,231	\$2,526	\$2,757	\$773	\$1,501	\$1,907	\$2,470	\$2,846	\$3,761
54	\$781	\$1,456	\$1,903	\$2,258	\$2,555	\$2,790	\$782	\$1,520	\$1,930	\$2,501	\$2,881	\$3,806
55	\$790	\$1,474	\$1,926	\$2,285	\$2,586	\$2,825	\$792	\$1,538	\$1,953	\$2,530	\$2,916	\$3,852
56	\$800	\$1,491	\$1,949	\$2,313	\$2,617	\$2,858	\$802	\$1,557	\$1,977	\$2,561	\$2,951	\$3,899
57	\$810	\$1,509	\$1,973	\$2,340	\$2,648	\$2,891	\$812	\$1,575	\$2,000	\$2,590	\$2,984	\$3,944
58	\$849	\$1,590	\$2,081	\$2,470	\$2,794	\$3,045	\$850	\$1,654	\$2,111	\$2,730	\$3,144	\$4,163
59	\$889	\$1,672	\$2,190	\$2,600	\$2,940	\$3,198	\$891	\$1,736	\$2,219	\$2,870	\$3,303	\$4,382
60	\$930	\$1,753	\$2,301	\$2,730	\$3,085	\$3,351	\$932	\$1,815	\$2,330	\$3,010	\$3,462	\$4,600
61	\$971	\$1,835	\$2,410	\$2,860	\$3,229	\$3,505	\$973	\$1,897	\$2,441	\$3,147	\$3,621	\$4,819
62	\$1,012	\$1,916	\$2,518	\$2,990	\$3,375	\$3,660	\$1,014	\$1,977	\$2,549	\$3,287	\$3,778	\$5,039
63	\$1,126	\$2,144	\$2,819	\$3,345	\$3,771	\$4,083	\$1,128	\$2,206	\$2,852	\$3,274	\$4,219	\$5,639
64	\$1,243	\$2,369	\$3,120	\$3,701	\$4,167	\$4,507	\$1,245	\$2,435	\$3,157	\$4,058	\$4,660	\$6,240
65	\$1,357	\$2,596	\$3,421	\$4,056	\$4,563	\$4,930	\$1,359	\$2,664	\$3,460	\$4,443	\$5,099	\$6,840
66	\$1,474	\$2,821	\$3,720	\$4,411	\$4,959	\$5,355	\$1,476	\$2,893	\$3,763	\$4,829	\$5,540	\$7,442
67	\$1,588	\$3,048	\$4,021	\$4,767	\$5,355	\$5,778	\$1,590	\$3,120	\$4,066	\$5,213	\$5,980	\$8,042
68	\$1,755	\$3,373	\$4,452	\$5,274	\$5,920	\$6,382	\$1,757	\$3,450	\$4,501	\$5,767	\$6,609	\$8,906
69	\$1,922	\$3,699	\$4,883	\$5,782	\$6,485	\$6,988	\$1,924	\$3,780	\$4,936	\$6,318	\$7,239	\$9,768
70	\$2,091	\$4,025	\$5,316	\$6,289	\$7,050	\$7,592	\$2,091	\$4,110	\$5,373	\$6,870	\$7,868	\$10,631
71	\$2,258	\$4,351	\$5,747	\$6,796	\$7,615	\$8,198	\$2,258	\$4,441	\$5,808	\$7,421	\$8,499	\$11,493
72	\$2,425	\$4,677	\$6,178	\$7,303	\$8,182	\$8,802	\$2,425	\$4,771	\$6,242	\$7,974	\$9,128	\$12,355
73	\$2,722	\$5,260	\$6,949	\$8,207	\$9,188	\$9,885	\$2,724	\$5,359	\$7,019	\$8,957	\$10,248	\$13,896
74	\$3,021	\$5,844	\$7,718	\$9,112	\$10,196	\$10,968	\$3,021	\$5,947	\$7,798	\$9,939	\$11,368	\$15,438
75	\$3,318	\$6,427	\$8,489	\$10,017	\$11,203	\$12,052	\$3,320	\$6,538	\$8,574	\$10,924	\$12,489	\$16,978
76	\$3,615	\$7,009	\$9,260	\$10,922	\$12,211	\$13,133	\$3,617	\$7,126	\$9,351	\$11,906	\$13,609	\$18,520
77	\$3,914	\$7,592	\$10,031	\$11,827	\$13,219	\$14,217	\$3,914	\$7,714	\$10,128	\$12,891	\$14,731	\$20,059
78	\$4,545	\$8,827	\$11,621	\$13,553	\$15,201	\$16,355	\$4,547	\$8,967	\$11,728	\$14,877	\$16,978	\$23,242
79	\$5,176	\$10,062	\$13,213	\$15,279	\$17,184	\$18,494	\$5,180	\$10,219	\$13,326	\$16,865	\$19,226	\$26,426
80	\$5,809	\$11,297	\$14,803	\$17,007	\$19,168	\$20,632	\$5,813	\$11,471	\$14,924	\$18,854	\$21,475	\$29,608
81	\$6,440	\$12,531	\$16,395	\$18,733	\$21,151	\$22,770	\$6,446	\$12,724	\$16,522	\$20,842	\$23,723	\$32,791
82	\$7,072	\$13,766	\$17,988	\$20,459	\$23,133	\$24,908	\$7,081	\$13,976	\$18,120	\$22,830	\$25,972	\$35,973
83	\$7,782	\$15,143	\$19,786	\$22,506	\$25,445	\$27,399	\$7,790	\$15,372	\$19,931	\$25,113	\$28,568	\$39,571
84	\$8,491	\$16,520	\$21,583	\$24,550	\$27,760	\$29,890	\$8,499	\$16,770	\$21,743	\$27,397	\$31,166	\$43,169
85	\$9,202	\$17,896	\$23,383	\$26,597	\$30,072	\$32,381	\$9,207	\$18,168	\$23,556	\$29,680	\$33,762	\$46,767
86	\$9,910	\$19,273	\$25,181	\$28,643	\$32,387	\$34,872	\$9,916	\$19,566	\$25,368	\$31,964	\$36,360	\$50,363
87	\$10,621	\$20,650	\$26,979	\$30,690	\$34,699	\$37,363	\$10,625	\$20,964	\$27,179	\$34,245	\$38,957	\$53,961
88	\$11,330	\$22,026	\$28,779	\$32,734	\$37,012	\$39,853	\$11,339	\$22,360	\$28,991	\$36,528	\$41,553	\$57,559
89	\$12,040	\$23,403	\$30,577	\$34,781	\$39,326	\$42,344	\$12,058	\$23,758	\$30,802	\$38,812	\$44,151	\$61,155
90	\$12,749	\$24,779	\$32,377	\$36,827	\$41,639	\$44,835	\$12,786	\$25,156	\$32,616	\$41,095	\$46,747	\$64,752
91	\$13,460	\$26,156	\$34,175	\$38,872	\$43,953	\$47,326	\$13,524	\$26,554	\$34,428	\$43,379	\$49,345	\$68,350
92	\$14,168	\$27,533	\$36,973	\$40,919	\$46,266	\$49,817	\$14,271	\$27,950	\$36,239	\$45,660	\$51,941	\$71,948
93	\$14,879	\$28,909	\$37,773	\$42,965	\$48,578	\$52,308	\$15,028	\$29,348	\$38,051	\$47,943	\$54,539	\$75,544
94	\$15,590	\$30,286	\$39,571	\$45,010	\$50,893	\$54,798	\$15,795	\$30,746	\$39,864	\$50,227	\$57,135	\$79,142
95	\$16,298	\$31,663	\$41,369	\$47,056	\$53,205	\$57,289	\$16,572	\$32,144	\$41,676	\$52,510	\$59,733	\$82,740
96	\$17,009	\$33,039	\$43,169	\$49,103	\$55,520	\$59,780	\$17,358	\$33,542	\$43,487	\$54,794	\$62,331	\$86,338
97	\$17,718	\$34,416	\$44,967	\$51,149	\$57,832	\$62,271	\$18,155	\$34,938	\$45,299	\$57,077	\$64,927	\$89,934
98	\$18,428	\$35,793	\$46,767	\$53,194	\$60,145	\$64,762	\$18,960	\$36,336	\$47,110	\$59,358	\$67,525	\$93,532
99	\$19,137	\$37,169	\$48,565	\$55,240	\$62,459	\$67,253	\$19,776	\$37,734	\$48,924	\$61,642	\$70,121	\$97,130
100	\$19,848	\$38,546	\$50,363	\$57,287	\$64,772	\$69,742	\$20,601	\$39,132	\$50,736	\$63,925	\$72,719	\$100,727

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	Unlimited 100 days	\$75K 180 days	\$75K 180 days	\$75K 180 days	\$75K 180 days					
	\$50	\$100	\$150	\$200	\$250	\$300	\$50	\$100	\$150	\$200
37	\$586	\$1,175	\$1,734	\$2,258	\$2,823	\$3,386	\$231	\$328	\$384	\$445
38	\$586	\$1,175	\$1,734	\$2,258	\$2,823	\$3,386	\$231	\$328	\$384	\$445
39	\$586	\$1,175	\$1,734	\$2,258	\$2,823	\$3,386	\$231	\$328	\$384	\$445
40	\$586	\$1,175	\$1,734	\$2,258	\$2,823	\$3,386	\$231	\$328	\$384	\$445
41	\$586	\$1,175	\$1,734	\$2,258	\$2,823	\$3,386	\$231	\$328	\$384	\$445
42	\$586	\$1,175	\$1,734	\$2,258	\$2,823	\$3,386	\$231	\$328	\$384	\$445
43	\$596	\$1,194	\$1,763	\$2,295	\$2,870	\$3,443	\$235	\$334	\$390	\$450
44	\$606	\$1,214	\$1,792	\$2,334	\$2,916	\$3,499	\$239	\$340	\$398	\$458
45	\$617	\$1,233	\$1,819	\$2,371	\$2,963	\$3,555	\$243	\$344	\$404	\$466
46	\$627	\$1,252	\$1,848	\$2,408	\$3,010	\$3,611	\$245	\$349	\$410	\$474
47	\$637	\$1,272	\$1,878	\$2,446	\$3,058	\$3,670	\$249	\$355	\$417	\$482
48	\$664	\$1,326	\$1,961	\$2,559	\$3,198	\$3,839	\$264	\$375	\$439	\$505
49	\$691	\$1,381	\$2,045	\$2,672	\$3,340	\$4,008	\$280	\$396	\$462	\$528
50	\$718	\$1,435	\$2,128	\$2,784	\$3,481	\$4,177	\$295	\$416	\$483	\$553
51	\$746	\$1,489	\$2,213	\$2,897	\$3,621	\$4,347	\$311	\$437	\$507	\$577
52	\$773	\$1,544	\$2,297	\$3,012	\$3,763	\$4,516	\$326	\$456	\$528	\$600
53	\$782	\$1,563	\$2,324	\$3,048	\$3,810	\$4,571	\$330	\$462	\$536	\$608
54	\$792	\$1,582	\$2,353	\$3,085	\$3,856	\$4,627	\$336	\$468	\$542	\$616
55	\$800	\$1,602	\$2,380	\$3,122	\$3,903	\$4,683	\$340	\$474	\$549	\$623
56	\$810	\$1,621	\$2,410	\$3,159	\$3,949	\$4,738	\$344	\$480	\$555	\$629
57	\$819	\$1,639	\$2,439	\$3,196	\$3,996	\$4,794	\$348	\$483	\$561	\$637
58	\$860	\$1,718	\$2,557	\$3,355	\$4,194	\$5,033	\$367	\$511	\$590	\$668
59	\$899	\$1,800	\$2,676	\$3,514	\$4,394	\$5,272	\$384	\$536	\$617	\$699
60	\$940	\$1,880	\$2,796	\$3,674	\$4,594	\$5,512	\$404	\$561	\$647	\$728
61	\$979	\$1,959	\$2,914	\$3,835	\$4,792	\$5,751	\$423	\$588	\$676	\$759
62	\$1,019	\$2,039	\$3,033	\$3,994	\$4,992	\$5,990	\$443	\$614	\$703	\$790
63	\$1,134	\$2,270	\$3,378	\$4,450	\$5,563	\$6,675	\$495	\$685	\$782	\$878
64	\$1,250	\$2,501	\$3,724	\$4,909	\$6,136	\$7,363	\$548	\$755	\$860	\$963
65	\$1,365	\$2,732	\$4,070	\$5,367	\$6,708	\$8,050	\$600	\$827	\$940	\$1,050
66	\$1,481	\$2,963	\$4,415	\$5,823	\$7,279	\$8,736	\$652	\$899	\$1,019	\$1,138
67	\$1,596	\$3,194	\$4,761	\$6,281	\$7,852	\$9,423	\$707	\$969	\$1,097	\$1,225
68	\$1,763	\$3,528	\$5,258	\$6,939	\$8,675	\$10,409	\$782	\$1,070	\$1,210	\$1,348
69	\$1,930	\$3,862	\$5,757	\$7,598	\$9,499	\$11,398	\$858	\$1,171	\$1,320	\$1,470
70	\$2,099	\$4,196	\$6,256	\$8,256	\$10,320	\$12,386	\$934	\$1,272	\$1,433	\$1,592
71	\$2,266	\$4,530	\$6,753	\$8,914	\$11,143	\$13,372	\$1,010	\$1,373	\$1,544	\$1,714
72	\$2,433	\$4,864	\$7,252	\$9,572	\$11,966	\$14,361	\$1,085	\$1,474	\$1,656	\$1,837
73	\$2,730	\$5,458	\$8,137	\$10,741	\$13,427	\$16,112	\$1,219	\$1,654	\$1,856	\$2,058
74	\$3,027	\$6,052	\$9,021	\$11,908	\$14,887	\$17,863	\$1,355	\$1,835	\$2,058	\$2,280
75	\$3,324	\$6,646	\$9,906	\$13,077	\$16,347	\$19,615	\$1,491	\$2,017	\$2,258	\$2,501
76	\$3,621	\$7,242	\$10,792	\$14,244	\$17,805	\$21,366	\$1,627	\$2,198	\$2,458	\$2,722
77	\$3,918	\$7,837	\$11,675	\$15,413	\$19,265	\$23,119	\$1,763	\$2,379	\$2,660	\$2,944
78	\$4,553	\$9,106	\$13,380	\$17,848	\$22,310	\$26,772	\$2,041	\$2,726	\$3,033	\$3,373
79	\$5,186	\$10,376	\$15,085	\$20,283	\$25,354	\$30,424	\$2,316	\$3,074	\$3,408	\$3,802
80	\$5,821	\$11,646	\$16,790	\$22,717	\$28,397	\$34,076	\$2,594	\$3,421	\$3,782	\$4,233
81	\$6,454	\$12,916	\$18,494	\$25,152	\$31,441	\$37,730	\$2,872	\$3,769	\$4,157	\$4,662
82	\$7,089	\$14,186	\$20,199	\$27,589	\$34,486	\$41,383	\$3,149	\$4,116	\$4,532	\$5,091
83	\$7,798	\$15,603	\$22,220	\$30,346	\$37,934	\$45,520	\$3,491	\$4,532	\$4,984	\$5,602
84	\$8,506	\$17,023	\$24,240	\$33,105	\$41,383	\$49,658	\$3,835	\$4,947	\$5,439	\$6,110
85	\$9,215	\$18,440	\$26,259	\$35,864	\$44,831	\$53,798	\$4,178	\$5,361	\$5,891	\$6,619
86	\$9,924	\$19,859	\$28,280	\$38,624	\$48,279	\$57,935	\$4,522	\$5,776	\$6,343	\$7,128
87	\$10,633	\$21,277	\$30,300	\$41,383	\$51,728	\$62,073	\$4,866	\$6,192	\$6,798	\$7,637
88	\$11,351	\$22,696	\$32,319	\$44,142	\$55,176	\$66,213	\$5,208	\$6,607	\$7,250	\$8,147
89	\$12,079	\$24,113	\$34,340	\$46,901	\$58,625	\$70,350	\$5,551	\$7,023	\$7,705	\$8,656
90	\$12,817	\$25,533	\$36,360	\$49,658	\$62,073	\$74,488	\$5,895	\$7,438	\$8,157	\$9,165
91	\$13,564	\$26,952	\$38,379	\$52,417	\$65,521	\$78,626	\$6,239	\$7,852	\$8,609	\$9,673
92	\$14,322	\$28,370	\$40,400	\$55,176	\$68,970	\$82,765	\$6,582	\$8,268	\$9,064	\$10,184
93	\$15,089	\$29,789	\$42,419	\$57,935	\$72,420	\$86,903	\$6,926	\$8,683	\$9,516	\$10,693
94	\$15,865	\$31,206	\$44,439	\$60,694	\$75,868	\$91,041	\$7,268	\$9,099	\$9,968	\$11,201
95	\$16,652	\$32,626	\$46,460	\$63,453	\$79,317	\$95,180	\$7,611	\$9,514	\$10,423	\$11,710
96	\$17,448	\$34,043	\$48,479	\$66,213	\$82,765	\$99,318	\$7,955	\$9,930	\$10,875	\$12,221
97	\$18,254	\$35,462	\$50,499	\$68,970	\$86,214	\$103,456	\$8,299	\$10,343	\$11,330	\$12,730
98	\$19,069	\$36,880	\$52,520	\$71,729	\$89,662	\$107,595	\$8,642	\$10,759	\$11,782	\$13,238
99	\$19,894	\$38,299	\$54,539	\$74,488	\$93,110	\$111,733	\$8,986	\$11,174	\$12,234	\$13,747
100	\$20,729	\$39,719	\$56,559	\$77,247	\$96,559	\$115,871	\$9,328	\$11,590	\$12,689	\$14,258

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

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Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$309	\$464	\$555	\$641	\$728	\$769	\$369	\$586	\$716	\$833	\$926	\$1,002
38	\$309	\$464	\$555	\$641	\$728	\$769	\$369	\$586	\$716	\$833	\$926	\$1,002
39	\$309	\$464	\$555	\$641	\$728	\$769	\$369	\$586	\$716	\$833	\$926	\$1,002
40	\$309	\$464	\$555	\$641	\$728	\$769	\$369	\$586	\$716	\$833	\$926	\$1,002
41	\$309	\$464	\$555	\$641	\$728	\$769	\$369	\$586	\$716	\$833	\$926	\$1,002
42	\$309	\$464	\$555	\$641	\$728	\$769	\$369	\$586	\$716	\$833	\$926	\$1,002
43	\$313	\$472	\$565	\$652	\$740	\$782	\$375	\$596	\$730	\$847	\$942	\$1,017
44	\$318	\$480	\$575	\$662	\$751	\$794	\$381	\$606	\$742	\$862	\$957	\$1,035
45	\$324	\$487	\$584	\$674	\$763	\$808	\$386	\$616	\$753	\$876	\$973	\$1,050
46	\$328	\$495	\$594	\$685	\$777	\$819	\$392	\$625	\$765	\$889	\$988	\$1,068
47	\$334	\$503	\$602	\$695	\$788	\$833	\$398	\$635	\$777	\$903	\$1,004	\$1,085
48	\$351	\$532	\$637	\$736	\$833	\$878	\$417	\$670	\$821	\$955	\$1,062	\$1,146
49	\$371	\$561	\$674	\$775	\$878	\$922	\$437	\$705	\$868	\$1,010	\$1,122	\$1,206
50	\$388	\$592	\$709	\$815	\$922	\$969	\$456	\$740	\$913	\$1,062	\$1,181	\$1,268
51	\$406	\$621	\$744	\$854	\$969	\$1,014	\$476	\$775	\$957	\$1,115	\$1,239	\$1,328
52	\$423	\$650	\$779	\$895	\$1,014	\$1,058	\$495	\$810	\$1,004	\$1,169	\$1,297	\$1,388
53	\$429	\$658	\$788	\$907	\$1,025	\$1,072	\$501	\$821	\$1,015	\$1,182	\$1,313	\$1,406
54	\$435	\$666	\$798	\$916	\$1,039	\$1,083	\$507	\$831	\$1,027	\$1,198	\$1,330	\$1,423
55	\$441	\$674	\$808	\$928	\$1,050	\$1,097	\$515	\$841	\$1,041	\$1,212	\$1,346	\$1,441
56	\$445	\$682	\$817	\$940	\$1,062	\$1,111	\$520	\$850	\$1,052	\$1,225	\$1,361	\$1,458
57	\$450	\$691	\$827	\$949	\$1,076	\$1,122	\$526	\$860	\$1,064	\$1,241	\$1,377	\$1,474
58	\$474	\$730	\$872	\$1,002	\$1,132	\$1,181	\$551	\$907	\$1,124	\$1,309	\$1,452	\$1,553
59	\$499	\$767	\$916	\$1,052	\$1,188	\$1,237	\$579	\$953	\$1,182	\$1,379	\$1,528	\$1,631
60	\$522	\$806	\$963	\$1,103	\$1,247	\$1,293	\$604	\$1,000	\$1,243	\$1,447	\$1,604	\$1,709
61	\$546	\$845	\$1,008	\$1,153	\$1,303	\$1,349	\$631	\$1,047	\$1,301	\$1,516	\$1,680	\$1,788
62	\$571	\$883	\$1,052	\$1,204	\$1,359	\$1,408	\$658	\$1,093	\$1,361	\$1,584	\$1,755	\$1,866
63	\$637	\$990	\$1,177	\$1,344	\$1,514	\$1,565	\$732	\$1,221	\$1,522	\$1,732	\$1,961	\$2,081
64	\$703	\$1,095	\$1,301	\$1,483	\$1,670	\$1,722	\$808	\$1,349	\$1,685	\$1,961	\$2,167	\$2,299
65	\$769	\$1,200	\$1,423	\$1,623	\$1,825	\$1,880	\$883	\$1,480	\$1,847	\$2,149	\$2,373	\$2,514
66	\$837	\$1,305	\$1,548	\$1,763	\$1,982	\$2,037	\$957	\$1,608	\$2,010	\$2,338	\$2,579	\$2,730
67	\$903	\$1,410	\$1,670	\$1,903	\$2,138	\$2,194	\$1,033	\$1,738	\$2,171	\$2,526	\$2,784	\$2,947
68	\$998	\$1,563	\$1,847	\$2,099	\$2,357	\$2,417	\$1,142	\$1,922	\$2,404	\$2,784	\$3,079	\$3,256
69	\$1,095	\$1,714	\$2,023	\$2,297	\$2,577	\$2,643	\$1,250	\$2,109	\$2,637	\$3,064	\$3,373	\$3,563
70	\$1,192	\$1,866	\$2,200	\$2,495	\$2,796	\$2,866	\$1,359	\$2,295	\$2,870	\$3,334	\$3,666	\$3,872
71	\$1,287	\$2,017	\$2,377	\$2,691	\$3,017	\$3,089	\$1,468	\$2,479	\$3,103	\$3,602	\$3,961	\$4,180
72	\$1,384	\$2,169	\$2,553	\$2,889	\$3,237	\$3,312	\$1,577	\$2,666	\$3,327	\$3,827	\$4,254	\$4,479
73	\$1,555	\$2,441	\$2,868	\$3,243	\$3,629	\$3,712	\$1,769	\$2,998	\$3,751	\$4,349	\$4,778	\$5,041
74	\$1,726	\$2,712	\$3,180	\$3,594	\$4,021	\$4,114	\$1,963	\$3,330	\$4,169	\$4,829	\$5,303	\$5,594
75	\$1,899	\$2,982	\$3,495	\$3,945	\$4,413	\$4,516	\$2,157	\$3,664	\$4,584	\$5,308	\$5,827	\$6,145
76	\$2,070	\$3,254	\$3,810	\$4,299	\$4,806	\$4,916	\$2,351	\$3,996	\$5,000	\$5,788	\$6,349	\$6,699
77	\$2,241	\$3,526	\$4,124	\$4,650	\$5,198	\$5,318	\$2,544	\$4,328	\$5,415	\$6,268	\$6,873	\$7,250
78	\$2,569	\$4,079	\$4,743	\$5,347	\$5,930	\$6,068	\$2,955	\$5,031	\$6,275	\$7,182	\$7,904	\$8,341
79	\$2,897	\$4,635	\$5,361	\$6,046	\$6,662	\$6,815	\$3,365	\$5,736	\$7,136	\$8,099	\$8,936	\$9,433
80	\$3,223	\$5,190	\$5,980	\$6,743	\$7,394	\$7,565	\$3,777	\$6,439	\$7,994	\$9,013	\$9,967	\$10,522
81	\$3,551	\$5,743	\$6,600	\$7,440	\$8,126	\$8,314	\$4,186	\$7,143	\$8,854	\$9,928	\$10,998	\$11,613
82	\$3,877	\$6,299	\$7,217	\$8,139	\$8,858	\$9,064	\$4,596	\$7,846	\$9,712	\$10,844	\$12,029	\$12,702
83	\$4,266	\$6,928	\$7,939	\$8,953	\$9,745	\$9,968	\$5,058	\$8,631	\$10,685	\$11,928	\$13,232	\$13,974
84	\$4,654	\$7,557	\$8,662	\$9,767	\$10,631	\$10,875	\$5,520	\$9,415	\$11,656	\$13,013	\$14,434	\$15,244
85	\$5,041	\$8,188	\$9,382	\$10,580	\$11,516	\$11,782	\$5,980	\$10,201	\$12,627	\$14,096	\$15,638	\$16,514
86	\$5,429	\$8,817	\$10,104	\$11,394	\$12,401	\$12,689	\$6,442	\$10,986	\$13,597	\$15,180	\$16,840	\$17,784
87	\$5,817	\$9,448	\$10,827	\$12,207	\$13,289	\$13,596	\$6,903	\$11,770	\$14,570	\$16,265	\$18,044	\$19,055
88	\$6,206	\$10,077	\$11,547	\$13,021	\$14,174	\$14,500	\$7,365	\$12,555	\$15,541	\$17,349	\$19,246	\$20,325
89	\$6,592	\$10,706	\$12,269	\$13,836	\$15,060	\$15,407	\$7,827	\$13,339	\$16,512	\$18,434	\$20,450	\$21,595
90	\$6,980	\$11,337	\$12,992	\$14,650	\$15,945	\$16,314	\$8,287	\$14,124	\$17,483	\$19,518	\$21,653	\$22,865
91	\$7,369	\$11,966	\$13,714	\$15,463	\$16,832	\$17,221	\$8,749	\$14,908	\$18,455	\$20,603	\$22,855	\$24,137
92	\$7,757	\$12,596	\$14,434	\$16,277	\$17,718	\$18,125	\$9,209	\$15,692	\$19,426	\$21,686	\$24,059	\$25,407
93	\$8,143	\$13,227	\$15,157	\$17,090	\$18,603	\$19,032	\$9,671	\$16,479	\$20,397	\$22,772	\$25,261	\$26,676
94	\$8,532	\$13,856	\$15,879	\$17,904	\$19,488	\$19,939	\$10,134	\$17,263	\$21,368	\$23,855	\$26,465	\$27,946
95	\$8,920	\$14,487	\$16,599	\$18,720	\$20,374	\$20,846	\$10,594	\$18,048	\$22,339	\$24,941	\$27,667	\$29,218
96	\$9,306	\$15,116	\$17,322	\$19,533	\$21,261	\$21,752	\$11,056	\$18,832	\$23,312	\$26,024	\$28,871	\$30,488
97	\$9,695	\$15,745	\$18,044	\$20,347	\$22,147	\$22,657	\$11,516	\$19,617	\$24,282	\$27,109	\$30,072	\$31,758
98	\$10,083	\$16,376	\$18,766	\$21,160	\$23,032	\$23,564	\$11,978	\$20,401	\$25,253	\$28,193	\$31,276	\$33,028
99	\$10,471	\$17,005	\$19,486	\$21,974	\$23,917	\$24,471	\$12,440	\$21,185	\$26,224	\$29,276	\$32,478	\$34,299
100	\$10,858	\$17,634	\$20,209	\$22,787	\$24,805	\$25,377	\$12,900	\$21,970	\$27,197	\$30,362	\$33,682	\$35,569

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$456	\$716	\$798	\$1,008	\$1,124	\$1,435	\$470	\$940	\$1,386	\$1,806	\$2,258	\$2,709
38	\$456	\$716	\$798	\$1,008	\$1,124	\$1,435	\$470	\$940	\$1,386	\$1,806	\$2,258	\$2,709
39	\$456	\$716	\$798	\$1,008	\$1,124	\$1,435	\$470	\$940	\$1,386	\$1,806	\$2,258	\$2,709
40	\$456	\$716	\$798	\$1,008	\$1,124	\$1,435	\$470	\$940	\$1,386	\$1,806	\$2,258	\$2,709
41	\$456	\$716	\$798	\$1,008	\$1,124	\$1,435	\$470	\$940	\$1,386	\$1,806	\$2,258	\$2,709
42	\$456	\$716	\$798	\$1,008	\$1,124	\$1,435	\$470	\$940	\$1,386	\$1,806	\$2,258	\$2,709
43	\$464	\$728	\$812	\$1,023	\$1,142	\$1,458	\$478	\$955	\$1,410	\$1,837	\$2,295	\$2,755
44	\$472	\$740	\$825	\$1,041	\$1,161	\$1,481	\$485	\$971	\$1,433	\$1,866	\$2,334	\$2,800
45	\$480	\$751	\$837	\$1,056	\$1,179	\$1,507	\$493	\$986	\$1,456	\$1,897	\$2,371	\$2,845
46	\$485	\$763	\$850	\$1,074	\$1,198	\$1,530	\$501	\$1,002	\$1,480	\$1,926	\$2,408	\$2,889
47	\$493	\$775	\$864	\$1,091	\$1,217	\$1,553	\$509	\$1,017	\$1,503	\$1,957	\$2,446	\$2,936
48	\$516	\$814	\$915	\$1,151	\$1,283	\$1,645	\$530	\$1,062	\$1,569	\$2,047	\$2,559	\$3,070
49	\$542	\$850	\$963	\$1,212	\$1,349	\$1,734	\$553	\$1,105	\$1,637	\$2,138	\$2,672	\$3,206
50	\$565	\$889	\$1,014	\$1,272	\$1,415	\$1,825	\$575	\$1,148	\$1,703	\$2,227	\$2,784	\$3,342
51	\$588	\$926	\$1,062	\$1,332	\$1,481	\$1,916	\$596	\$1,192	\$1,771	\$2,318	\$2,897	\$3,478
52	\$612	\$965	\$1,111	\$1,390	\$1,546	\$2,006	\$617	\$1,235	\$1,837	\$2,408	\$3,012	\$3,613
53	\$619	\$977	\$1,124	\$1,408	\$1,565	\$2,031	\$625	\$1,250	\$1,860	\$2,439	\$3,048	\$3,658
54	\$625	\$988	\$1,140	\$1,425	\$1,584	\$2,056	\$633	\$1,266	\$1,881	\$2,468	\$3,085	\$3,703
55	\$633	\$1,000	\$1,153	\$1,443	\$1,604	\$2,080	\$641	\$1,281	\$1,905	\$2,497	\$3,122	\$3,745
56	\$641	\$1,012	\$1,167	\$1,460	\$1,623	\$2,105	\$649	\$1,297	\$1,928	\$2,528	\$3,159	\$3,790
57	\$649	\$1,023	\$1,181	\$1,478	\$1,643	\$2,130	\$656	\$1,313	\$1,949	\$2,557	\$3,196	\$3,835
58	\$682	\$1,076	\$1,245	\$1,557	\$1,730	\$2,248	\$687	\$1,375	\$2,047	\$2,685	\$3,355	\$4,027
59	\$713	\$1,128	\$1,311	\$1,635	\$1,817	\$2,367	\$720	\$1,439	\$2,142	\$2,812	\$3,514	\$4,217
60	\$746	\$1,181	\$1,375	\$1,714	\$1,905	\$2,483	\$751	\$1,503	\$2,237	\$2,940	\$3,674	\$4,410
61	\$779	\$1,233	\$1,439	\$1,794	\$1,992	\$2,602	\$782	\$1,567	\$2,332	\$3,068	\$3,835	\$4,600
62	\$810	\$1,285	\$1,505	\$1,874	\$2,080	\$2,720	\$815	\$1,631	\$2,427	\$3,194	\$3,994	\$4,792
63	\$903	\$1,433	\$1,683	\$2,093	\$2,320	\$3,045	\$907	\$1,815	\$2,703	\$3,514	\$4,450	\$5,342
64	\$994	\$1,582	\$1,862	\$2,313	\$2,563	\$3,369	\$1,000	\$2,000	\$2,979	\$3,926	\$4,909	\$5,891
65	\$1,087	\$1,732	\$2,041	\$2,532	\$2,804	\$3,695	\$1,091	\$2,186	\$3,256	\$4,293	\$5,367	\$6,440
66	\$1,181	\$1,880	\$2,219	\$2,753	\$3,046	\$4,019	\$1,184	\$2,371	\$3,532	\$4,660	\$5,827	\$6,988
67	\$1,272	\$2,029	\$2,398	\$2,973	\$3,289	\$4,343	\$1,278	\$2,555	\$3,808	\$5,025	\$6,281	\$7,538
68	\$1,406	\$2,243	\$2,656	\$3,287	\$3,635	\$4,809	\$1,412	\$2,823	\$4,208	\$5,551	\$6,939	\$8,328
69	\$1,540	\$2,458	\$2,912	\$3,602	\$3,980	\$5,275	\$1,546	\$3,089	\$4,606	\$6,079	\$7,598	\$9,118
70	\$1,674	\$2,672	\$3,169	\$3,916	\$4,328	\$5,741	\$1,678	\$3,357	\$5,004	\$6,606	\$8,256	\$9,908
71	\$1,808	\$2,887	\$3,427	\$4,231	\$4,674	\$6,206	\$1,812	\$3,623	\$5,404	\$7,132	\$8,914	\$10,699
72	\$1,942	\$3,101	\$3,683	\$4,545	\$5,021	\$6,672	\$1,946	\$3,891	\$5,802	\$7,658	\$9,572	\$11,489
73	\$2,179	\$3,483	\$4,142	\$5,105	\$5,637	\$7,505	\$2,184	\$4,367	\$6,508	\$8,594	\$10,741	\$12,889
74	\$2,417	\$3,866	\$4,600	\$5,666	\$6,252	\$8,336	\$2,421	\$4,843	\$7,217	\$9,528	\$11,908	\$14,291
75	\$2,656	\$4,248	\$5,058	\$6,227	\$6,870	\$9,169	\$2,660	\$5,318	\$7,926	\$10,462	\$13,077	\$15,692
76	\$2,893	\$4,633	\$5,518	\$6,786	\$7,485	\$10,000	\$2,897	\$5,794	\$8,633	\$11,396	\$14,244	\$17,094
77	\$3,132	\$5,015	\$5,976	\$7,347	\$8,103	\$10,833	\$3,134	\$6,270	\$9,341	\$12,330	\$15,413	\$18,494
78	\$3,639	\$5,829	\$6,918	\$8,481	\$9,337	\$12,551	\$3,643	\$7,285	\$10,704	\$14,279	\$17,848	\$21,417
79	\$4,145	\$6,642	\$7,862	\$9,613	\$10,574	\$14,269	\$4,149	\$8,301	\$12,069	\$16,226	\$20,283	\$24,339
80	\$4,652	\$7,456	\$8,805	\$10,747	\$11,811	\$15,988	\$4,656	\$9,316	\$13,432	\$18,174	\$22,717	\$27,261
81	\$5,157	\$8,270	\$9,747	\$11,881	\$13,048	\$17,708	\$5,163	\$10,332	\$14,795	\$20,123	\$25,152	\$30,183
82	\$5,664	\$9,085	\$10,691	\$13,013	\$14,285	\$19,426	\$5,672	\$11,347	\$16,160	\$22,071	\$27,589	\$33,105
83	\$6,231	\$9,992	\$11,759	\$14,314	\$15,712	\$21,368	\$6,239	\$12,483	\$17,776	\$24,279	\$30,346	\$36,416
84	\$6,798	\$10,900	\$12,829	\$15,617	\$17,141	\$23,312	\$6,806	\$13,617	\$19,391	\$26,484	\$33,105	\$39,726
85	\$7,365	\$11,809	\$13,898	\$16,918	\$18,570	\$25,253	\$7,372	\$14,753	\$21,007	\$28,692	\$35,864	\$43,037
86	\$7,934	\$12,718	\$14,966	\$18,219	\$19,997	\$27,197	\$7,939	\$15,887	\$22,624	\$30,900	\$38,624	\$46,347
87	\$8,501	\$13,627	\$16,036	\$19,520	\$21,426	\$29,139	\$8,506	\$17,023	\$24,240	\$33,105	\$41,383	\$49,658
88	\$9,068	\$14,535	\$17,104	\$20,822	\$22,855	\$31,082	\$9,073	\$18,156	\$25,855	\$35,313	\$44,142	\$52,968
89	\$9,635	\$15,442	\$18,174	\$22,123	\$24,282	\$33,024	\$9,640	\$19,292	\$27,473	\$37,521	\$46,901	\$56,281
90	\$10,201	\$16,351	\$19,244	\$23,424	\$25,711	\$34,967	\$10,207	\$20,426	\$29,088	\$39,726	\$49,658	\$59,591
91	\$10,768	\$17,259	\$20,312	\$24,725	\$27,141	\$36,909	\$10,774	\$21,560	\$30,703	\$41,934	\$52,417	\$62,902
92	\$11,335	\$18,168	\$21,382	\$26,026	\$28,568	\$38,853	\$11,341	\$22,696	\$32,319	\$44,142	\$55,176	\$66,213
93	\$11,902	\$19,077	\$22,449	\$27,329	\$29,997	\$40,794	\$11,910	\$23,830	\$33,936	\$46,347	\$57,935	\$69,523
94	\$12,469	\$19,986	\$23,519	\$28,630	\$31,426	\$42,736	\$12,477	\$24,966	\$35,552	\$48,555	\$60,694	\$72,834
95	\$13,036	\$20,894	\$24,589	\$29,931	\$32,853	\$44,680	\$13,044	\$26,100	\$37,167	\$50,763	\$63,453	\$76,144
96	\$13,603	\$21,801	\$25,657	\$31,232	\$34,282	\$46,621	\$13,611	\$27,236	\$38,783	\$52,968	\$66,213	\$79,455
97	\$14,170	\$22,710	\$26,727	\$32,533	\$35,711	\$48,565	\$14,178	\$28,370	\$40,400	\$55,176	\$68,970	\$82,765
98	\$14,737	\$23,618	\$27,795	\$33,835	\$37,138	\$50,506	\$14,745	\$29,505	\$42,016	\$57,384	\$71,729	\$86,076
99	\$15,304	\$24,527	\$28,865	\$35,136	\$38,567	\$52,450	\$15,312	\$30,639	\$43,631	\$59,591	\$74,488	\$89,386
100	\$15,873	\$25,436	\$29,935	\$36,437	\$39,996	\$54,392	\$15,879	\$31,773	\$45,247	\$61,797	\$77,247	\$92,697

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 • Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 0 days \$50	\$75K 0 days \$100	\$75K 0 days \$150	\$75K 0 days \$200	\$150k 0 days \$50	\$150k 0 days \$100	\$150k 0 days \$150	\$150k 0 days \$200	\$150k 0 days \$250	\$150k 0 days \$300
37	\$85	\$128	\$152	\$175	\$106	\$171	\$211	\$248	\$276	\$304
38	\$85	\$128	\$152	\$175	\$106	\$171	\$211	\$248	\$276	\$304
39	\$85	\$128	\$152	\$175	\$106	\$171	\$211	\$248	\$276	\$304
40	\$85	\$128	\$152	\$175	\$106	\$171	\$211	\$248	\$276	\$304
41	\$85	\$128	\$152	\$175	\$106	\$171	\$211	\$248	\$276	\$304
42	\$85	\$128	\$152	\$175	\$106	\$171	\$211	\$248	\$276	\$304
43	\$86	\$130	\$155	\$178	\$107	\$173	\$215	\$252	\$281	\$309
44	\$88	\$132	\$157	\$181	\$109	\$176	\$218	\$257	\$285	\$314
45	\$89	\$134	\$160	\$184	\$111	\$179	\$222	\$261	\$290	\$319
46	\$90	\$136	\$162	\$187	\$113	\$182	\$225	\$265	\$295	\$324
47	\$92	\$138	\$165	\$190	\$114	\$185	\$229	\$269	\$299	\$329
48	\$95	\$142	\$169	\$194	\$117	\$190	\$236	\$277	\$307	\$338
49	\$98	\$146	\$173	\$198	\$120	\$195	\$242	\$284	\$315	\$346
50	\$100	\$149	\$177	\$202	\$123	\$201	\$249	\$292	\$323	\$354
51	\$103	\$153	\$181	\$206	\$125	\$206	\$256	\$300	\$331	\$362
52	\$106	\$157	\$185	\$210	\$128	\$211	\$262	\$307	\$339	\$370
53	\$107	\$159	\$187	\$213	\$130	\$214	\$265	\$311	\$343	\$375
54	\$109	\$161	\$190	\$215	\$131	\$216	\$269	\$315	\$347	\$379
55	\$110	\$162	\$192	\$218	\$133	\$219	\$272	\$319	\$351	\$384
56	\$111	\$164	\$194	\$221	\$134	\$222	\$275	\$322	\$356	\$389
57	\$113	\$166	\$197	\$223	\$136	\$224	\$278	\$326	\$360	\$393
58	\$117	\$173	\$204	\$231	\$141	\$234	\$290	\$339	\$374	\$408
59	\$122	\$180	\$211	\$239	\$147	\$243	\$302	\$353	\$388	\$423
60	\$127	\$186	\$219	\$247	\$152	\$253	\$313	\$366	\$402	\$438
61	\$131	\$193	\$226	\$254	\$158	\$262	\$325	\$379	\$416	\$453
62	\$136	\$200	\$234	\$262	\$163	\$272	\$336	\$392	\$430	\$467
63	\$151	\$221	\$258	\$289	\$181	\$302	\$373	\$435	\$475	\$516
64	\$166	\$243	\$283	\$316	\$199	\$332	\$410	\$477	\$521	\$565
65	\$182	\$265	\$307	\$343	\$217	\$363	\$447	\$520	\$567	\$614
66	\$197	\$286	\$332	\$370	\$234	\$393	\$484	\$563	\$613	\$663
67	\$212	\$308	\$356	\$397	\$252	\$424	\$521	\$605	\$658	\$712
68	\$234	\$340	\$391	\$436	\$279	\$468	\$575	\$666	\$724	\$783
69	\$257	\$371	\$427	\$475	\$305	\$513	\$629	\$728	\$791	\$854
70	\$279	\$402	\$462	\$513	\$331	\$557	\$683	\$789	\$857	\$924
71	\$301	\$434	\$498	\$552	\$358	\$602	\$736	\$850	\$923	\$995
72	\$323	\$465	\$533	\$591	\$384	\$647	\$790	\$912	\$989	\$1,066
73	\$363	\$521	\$596	\$660	\$430	\$725	\$885	\$1,020	\$1,106	\$1,192
74	\$402	\$577	\$659	\$730	\$477	\$804	\$980	\$1,128	\$1,223	\$1,318
75	\$442	\$632	\$722	\$799	\$523	\$883	\$1,074	\$1,237	\$1,340	\$1,444
76	\$481	\$688	\$785	\$869	\$569	\$962	\$1,169	\$1,345	\$1,457	\$1,569
77	\$520	\$743	\$848	\$938	\$616	\$1,040	\$1,264	\$1,453	\$1,574	\$1,695
78	\$614	\$869	\$986	\$1,107	\$730	\$1,228	\$1,482	\$1,715	\$1,843	\$1,972
79	\$708	\$994	\$1,124	\$1,276	\$844	\$1,416	\$1,701	\$1,977	\$2,113	\$2,249
80	\$802	\$1,119	\$1,262	\$1,445	\$959	\$1,603	\$1,919	\$2,239	\$2,382	\$2,525
81	\$895	\$1,244	\$1,400	\$1,614	\$1,074	\$1,791	\$2,137	\$2,501	\$2,651	\$2,800
82	\$989	\$1,369	\$1,538	\$1,784	\$1,188	\$1,979	\$2,355	\$2,763	\$2,919	\$3,076
83	\$1,097	\$1,508	\$1,692	\$1,962	\$1,318	\$2,179	\$2,612	\$3,065	\$3,214	\$3,383
84	\$1,205	\$1,646	\$1,845	\$2,141	\$1,447	\$2,378	\$2,869	\$3,366	\$3,509	\$3,691
85	\$1,313	\$1,784	\$1,999	\$2,319	\$1,577	\$2,578	\$3,125	\$3,667	\$3,803	\$3,998
86	\$1,421	\$1,922	\$2,153	\$2,498	\$1,706	\$2,778	\$3,382	\$3,968	\$4,098	\$4,306
87	\$1,529	\$2,060	\$2,307	\$2,676	\$1,836	\$2,977	\$3,639	\$4,270	\$4,392	\$4,614
88	\$1,636	\$2,198	\$2,461	\$2,854	\$1,966	\$3,177	\$3,896	\$4,571	\$4,687	\$4,921
89	\$1,744	\$2,337	\$2,614	\$3,033	\$2,095	\$3,377	\$4,152	\$4,872	\$4,981	\$5,229
90	\$1,852	\$2,475	\$2,768	\$3,211	\$2,225	\$3,576	\$4,409	\$5,173	\$5,276	\$5,537
91	\$1,960	\$2,613	\$2,922	\$3,390	\$2,354	\$3,776	\$4,666	\$5,475	\$5,570	\$5,844
92	\$2,068	\$2,751	\$3,076	\$3,568	\$2,484	\$3,976	\$4,923	\$5,776	\$5,865	\$6,152
93	\$2,176	\$2,889	\$3,230	\$3,747	\$2,613	\$4,175	\$5,179	\$6,077	\$6,160	\$6,459
94	\$2,284	\$3,027	\$3,384	\$3,925	\$2,743	\$4,375	\$5,436	\$6,378	\$6,454	\$6,767
95	\$2,391	\$3,166	\$3,537	\$4,103	\$2,872	\$4,575	\$5,693	\$6,680	\$6,749	\$7,075
96	\$2,499	\$3,304	\$3,691	\$4,282	\$3,002	\$4,774	\$5,950	\$6,981	\$7,043	\$7,382
97	\$2,607	\$3,442	\$3,845	\$4,460	\$3,131	\$4,974	\$6,206	\$7,282	\$7,338	\$7,690
98	\$2,715	\$3,580	\$3,999	\$4,639	\$3,261	\$5,174	\$6,463	\$7,583	\$7,632	\$7,998
99	\$2,823	\$3,718	\$4,153	\$4,817	\$3,390	\$5,373	\$6,720	\$7,885	\$7,927	\$8,305
100	\$2,931	\$3,856	\$4,306	\$4,996	\$3,520	\$5,573	\$6,977	\$8,186	\$8,221	\$8,613

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K 0 days \$50	\$250K 0 days \$100	\$250K 0 days \$150	\$250K 0 days \$200	\$250K 0 days \$250	\$250K 0 days \$300	\$500K 0 days \$50	\$500K 0 days \$100	\$500K 0 days \$150	\$500K 0 days \$200	\$500K 0 days \$250	\$500K 0 days \$300
37	\$113	\$203	\$262	\$311	\$352	\$402	\$114	\$218	\$267	\$406	\$460	\$524
38	\$113	\$203	\$262	\$311	\$352	\$402	\$114	\$218	\$267	\$406	\$460	\$524
39	\$113	\$203	\$262	\$311	\$352	\$402	\$114	\$218	\$267	\$406	\$460	\$524
40	\$113	\$203	\$262	\$311	\$352	\$402	\$114	\$218	\$267	\$406	\$460	\$524
41	\$113	\$203	\$262	\$311	\$352	\$402	\$114	\$218	\$267	\$406	\$460	\$524
42	\$113	\$203	\$262	\$311	\$352	\$402	\$114	\$218	\$267	\$406	\$460	\$524
43	\$114	\$206	\$267	\$316	\$358	\$408	\$116	\$221	\$271	\$413	\$467	\$533
44	\$116	\$210	\$271	\$321	\$364	\$415	\$118	\$225	\$276	\$420	\$475	\$542
45	\$118	\$213	\$275	\$327	\$370	\$422	\$120	\$228	\$280	\$423	\$482	\$551
46	\$120	\$217	\$280	\$332	\$375	\$428	\$122	\$232	\$285	\$433	\$490	\$559
47	\$122	\$220	\$284	\$337	\$381	\$435	\$124	\$236	\$289	\$440	\$498	\$568
48	\$124	\$226	\$292	\$347	\$393	\$449	\$126	\$240	\$298	\$452	\$511	\$585
49	\$127	\$232	\$301	\$357	\$404	\$463	\$128	\$245	\$306	\$463	\$524	\$601
50	\$129	\$238	\$309	\$367	\$415	\$477	\$130	\$250	\$314	\$477	\$538	\$618
51	\$131	\$243	\$317	\$377	\$426	\$491	\$132	\$255	\$322	\$487	\$551	\$634
52	\$134	\$249	\$325	\$386	\$437	\$504	\$134	\$260	\$330	\$498	\$564	\$651
53	\$135	\$252	\$329	\$391	\$442	\$511	\$136	\$263	\$334	\$505	\$571	\$659
54	\$137	\$255	\$333	\$396	\$448	\$517	\$138	\$266	\$338	\$511	\$578	\$667
55	\$139	\$258	\$337	\$401	\$453	\$523	\$139	\$270	\$342	\$517	\$585	\$675
56	\$140	\$262	\$341	\$405	\$459	\$529	\$141	\$273	\$346	\$523	\$592	\$683
57	\$142	\$265	\$345	\$410	\$464	\$535	\$143	\$276	\$350	\$529	\$599	\$691
58	\$147	\$275	\$360	\$427	\$483	\$559	\$148	\$286	\$365	\$551	\$623	\$720
59	\$152	\$286	\$374	\$445	\$503	\$582	\$153	\$297	\$379	\$572	\$647	\$749
60	\$157	\$297	\$389	\$462	\$522	\$606	\$158	\$307	\$394	\$593	\$670	\$778
61	\$163	\$307	\$404	\$479	\$541	\$629	\$163	\$318	\$409	\$615	\$694	\$807
62	\$168	\$318	\$418	\$496	\$560	\$652	\$168	\$328	\$423	\$636	\$718	\$836
63	\$186	\$353	\$465	\$552	\$622	\$726	\$186	\$364	\$470	\$707	\$797	\$930
64	\$204	\$389	\$512	\$607	\$684	\$799	\$204	\$399	\$518	\$777	\$875	\$1,023
65	\$222	\$424	\$558	\$662	\$745	\$873	\$222	\$435	\$565	\$847	\$953	\$1,117
66	\$240	\$459	\$605	\$718	\$807	\$947	\$240	\$470	\$612	\$918	\$1,032	\$1,210
67	\$258	\$494	\$652	\$773	\$868	\$1,020	\$258	\$506	\$659	\$988	\$1,110	\$1,304
68	\$284	\$546	\$721	\$853	\$958	\$1,127	\$285	\$558	\$728	\$1,092	\$1,225	\$1,441
69	\$311	\$598	\$789	\$934	\$1,048	\$1,233	\$311	\$611	\$797	\$1,195	\$1,341	\$1,578
70	\$337	\$649	\$858	\$1,015	\$1,138	\$1,340	\$338	\$663	\$867	\$1,299	\$1,456	\$1,715
71	\$364	\$701	\$926	\$1,095	\$1,227	\$1,446	\$364	\$716	\$936	\$1,403	\$1,572	\$1,852
72	\$390	\$753	\$995	\$1,176	\$1,317	\$1,553	\$391	\$768	\$1,005	\$1,506	\$1,687	\$1,989
73	\$437	\$844	\$1,115	\$1,317	\$1,475	\$1,740	\$438	\$860	\$1,127	\$1,689	\$1,891	\$2,231
74	\$484	\$936	\$1,236	\$1,459	\$1,633	\$1,927	\$484	\$953	\$1,249	\$1,872	\$2,094	\$2,472
75	\$530	\$1,027	\$1,357	\$1,601	\$1,791	\$2,115	\$531	\$1,045	\$1,370	\$2,054	\$2,298	\$2,714
76	\$577	\$1,119	\$1,477	\$1,743	\$1,949	\$2,302	\$577	\$1,137	\$1,492	\$2,237	\$2,501	\$2,955
77	\$624	\$1,210	\$1,598	\$1,885	\$2,107	\$2,489	\$624	\$1,229	\$1,614	\$2,420	\$2,705	\$3,196
78	\$739	\$1,435	\$1,889	\$2,203	\$2,471	\$2,941	\$739	\$1,455	\$1,906	\$2,828	\$3,172	\$3,777
79	\$854	\$1,660	\$2,179	\$2,520	\$2,834	\$3,394	\$855	\$1,681	\$2,198	\$3,236	\$3,640	\$4,358
80	\$969	\$1,885	\$2,470	\$2,838	\$3,198	\$3,847	\$970	\$1,907	\$2,490	\$3,644	\$4,107	\$4,940
81	\$1,084	\$2,110	\$2,761	\$3,155	\$3,562	\$4,300	\$1,086	\$2,134	\$2,782	\$4,051	\$4,574	\$5,522
82	\$1,200	\$2,336	\$3,052	\$3,472	\$3,925	\$4,754	\$1,202	\$2,360	\$3,075	\$4,458	\$5,040	\$6,104
83	\$1,331	\$2,572	\$3,357	\$3,819	\$4,353	\$5,229	\$1,333	\$2,601	\$3,382	\$4,904	\$5,590	\$6,715
84	\$1,461	\$2,807	\$3,662	\$4,166	\$4,781	\$5,704	\$1,464	\$2,842	\$3,690	\$5,350	\$6,139	\$7,325
85	\$1,592	\$3,043	\$3,968	\$4,513	\$5,209	\$6,180	\$1,595	\$3,082	\$3,997	\$5,796	\$6,689	\$7,935
86	\$1,723	\$3,279	\$4,273	\$4,861	\$5,637	\$6,655	\$1,726	\$3,323	\$4,304	\$6,241	\$7,238	\$8,546
87	\$1,854	\$3,514	\$4,578	\$5,208	\$6,065	\$7,130	\$1,857	\$3,564	\$4,612	\$6,687	\$7,788	\$9,156
88	\$1,985	\$3,750	\$4,883	\$5,555	\$6,493	\$7,606	\$1,988	\$3,804	\$4,919	\$7,133	\$8,337	\$9,767
89	\$2,116	\$3,986	\$5,189	\$5,902	\$6,921	\$8,081	\$2,119	\$4,045	\$5,227	\$7,579	\$8,887	\$10,377
90	\$2,246	\$4,221	\$5,494	\$6,249	\$7,349	\$8,557	\$2,250	\$4,286	\$5,534	\$8,025	\$9,436	\$10,987
91	\$2,377	\$4,457	\$5,799	\$6,596	\$7,777	\$9,032	\$2,381	\$4,526	\$5,842	\$8,470	\$9,986	\$11,598
92	\$2,508	\$4,693	\$6,104	\$6,944	\$8,204	\$9,507	\$2,512	\$4,767	\$6,149	\$8,916	\$10,535	\$12,208
93	\$2,639	\$4,928	\$6,409	\$7,291	\$8,632	\$9,983	\$2,644	\$5,008	\$6,457	\$9,362	\$11,085	\$12,819
94	\$2,770	\$5,164	\$6,715	\$7,638	\$9,060	\$10,458	\$2,775	\$5,248	\$6,764	\$9,808	\$11,634	\$13,429
95	\$2,900	\$5,400	\$7,020	\$7,985	\$9,488	\$10,933	\$2,906	\$5,489	\$7,072	\$10,254	\$12,184	\$14,040
96	\$3,031	\$5,635	\$7,325	\$8,332	\$9,916	\$11,409	\$3,037	\$5,730	\$7,379	\$10,700	\$12,733	\$14,650
97	\$3,162	\$5,871	\$7,630	\$8,679	\$10,344	\$11,884	\$3,168	\$5,970	\$7,687	\$11,145	\$13,283	\$15,260
98	\$3,293	\$6,107	\$7,935	\$9,027	\$10,772	\$12,359	\$3,299	\$6,211	\$7,994	\$11,591	\$13,832	\$15,871
99	\$3,424	\$6,342	\$8,241	\$9,374	\$11,200	\$12,835	\$3,430	\$6,452	\$8,301	\$12,037	\$14,382	\$16,481
100	\$3,554	\$6,578	\$8,546	\$9,721	\$11,628	\$13,310	\$3,561	\$6,692	\$8,609	\$12,483	\$14,931	\$17,092

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period	\$75K 30 days	\$75K 30 days	\$75K 30 days	\$75K 30 days	\$150k 30 days					
Daily Benefit	\$50	\$100	\$150	\$200	\$50	\$100	\$150	\$200	\$250	\$300
37	\$78	\$117	\$140	\$161	\$97	\$157	\$194	\$229	\$256	\$280
38	\$78	\$117	\$140	\$161	\$97	\$157	\$194	\$229	\$256	\$280
39	\$78	\$117	\$140	\$161	\$97	\$157	\$194	\$229	\$256	\$280
40	\$78	\$117	\$140	\$161	\$97	\$157	\$194	\$229	\$256	\$280
41	\$78	\$117	\$140	\$161	\$97	\$157	\$194	\$229	\$256	\$280
42	\$78	\$117	\$140	\$161	\$97	\$157	\$194	\$229	\$256	\$280
43	\$79	\$119	\$142	\$164	\$99	\$159	\$198	\$232	\$261	\$284
44	\$80	\$121	\$144	\$167	\$100	\$162	\$201	\$236	\$265	\$289
45	\$82	\$123	\$147	\$169	\$102	\$164	\$204	\$240	\$269	\$294
46	\$83	\$125	\$149	\$172	\$103	\$167	\$207	\$244	\$274	\$298
47	\$84	\$127	\$151	\$175	\$105	\$170	\$211	\$248	\$278	\$303
48	\$87	\$130	\$155	\$178	\$108	\$175	\$217	\$255	\$285	\$311
49	\$90	\$134	\$159	\$182	\$110	\$180	\$223	\$262	\$293	\$318
50	\$92	\$137	\$163	\$186	\$113	\$184	\$229	\$269	\$301	\$326
51	\$95	\$141	\$167	\$190	\$115	\$189	\$235	\$276	\$308	\$333
52	\$98	\$144	\$170	\$193	\$118	\$194	\$241	\$283	\$316	\$341
53	\$99	\$146	\$173	\$196	\$119	\$197	\$244	\$286	\$319	\$345
54	\$100	\$148	\$175	\$198	\$121	\$199	\$247	\$290	\$323	\$349
55	\$101	\$149	\$177	\$201	\$122	\$201	\$250	\$293	\$327	\$353
56	\$102	\$151	\$179	\$203	\$124	\$204	\$253	\$297	\$331	\$358
57	\$104	\$153	\$181	\$205	\$125	\$206	\$256	\$300	\$335	\$362
58	\$108	\$159	\$188	\$213	\$130	\$215	\$267	\$312	\$348	\$375
59	\$112	\$165	\$195	\$220	\$135	\$224	\$277	\$324	\$361	\$389
60	\$117	\$171	\$201	\$227	\$140	\$232	\$288	\$337	\$374	\$403
61	\$121	\$178	\$208	\$234	\$145	\$241	\$299	\$349	\$388	\$416
62	\$125	\$184	\$215	\$241	\$150	\$250	\$309	\$361	\$401	\$430
63	\$139	\$204	\$237	\$266	\$166	\$278	\$343	\$400	\$444	\$475
64	\$153	\$224	\$260	\$291	\$183	\$306	\$377	\$439	\$486	\$520
65	\$167	\$244	\$282	\$316	\$199	\$334	\$411	\$478	\$529	\$565
66	\$181	\$264	\$305	\$340	\$216	\$362	\$445	\$517	\$572	\$610
67	\$195	\$283	\$327	\$365	\$232	\$390	\$479	\$556	\$614	\$655
68	\$215	\$312	\$360	\$401	\$256	\$431	\$529	\$613	\$676	\$720
69	\$236	\$341	\$393	\$437	\$281	\$472	\$578	\$669	\$738	\$785
70	\$257	\$370	\$425	\$472	\$305	\$513	\$628	\$726	\$800	\$850
71	\$277	\$399	\$458	\$508	\$329	\$554	\$677	\$782	\$862	\$916
72	\$298	\$428	\$490	\$544	\$353	\$595	\$727	\$839	\$924	\$981
73	\$334	\$479	\$548	\$608	\$396	\$667	\$814	\$939	\$1,033	\$1,097
74	\$370	\$530	\$606	\$671	\$439	\$740	\$901	\$1,038	\$1,142	\$1,212
75	\$406	\$582	\$664	\$735	\$481	\$812	\$988	\$1,138	\$1,251	\$1,328
76	\$442	\$633	\$722	\$799	\$524	\$885	\$1,076	\$1,237	\$1,360	\$1,444
77	\$479	\$684	\$780	\$863	\$567	\$957	\$1,163	\$1,337	\$1,469	\$1,559
78	\$565	\$799	\$907	\$1,014	\$667	\$1,130	\$1,364	\$1,573	\$1,725	\$1,814
79	\$651	\$915	\$1,034	\$1,165	\$768	\$1,302	\$1,565	\$1,810	\$1,980	\$2,069
80	\$737	\$1,030	\$1,161	\$1,316	\$869	\$1,475	\$1,765	\$2,046	\$2,235	\$2,323
81	\$824	\$1,145	\$1,288	\$1,467	\$970	\$1,648	\$1,966	\$2,282	\$2,490	\$2,576
82	\$910	\$1,260	\$1,415	\$1,618	\$1,071	\$1,821	\$2,167	\$2,519	\$2,746	\$2,830
83	\$1,009	\$1,387	\$1,556	\$1,779	\$1,183	\$2,004	\$2,394	\$2,783	\$3,022	\$3,113
84	\$1,109	\$1,514	\$1,698	\$1,941	\$1,296	\$2,187	\$2,621	\$3,048	\$3,297	\$3,396
85	\$1,208	\$1,641	\$1,839	\$2,103	\$1,408	\$2,370	\$2,849	\$3,312	\$3,573	\$3,679
86	\$1,307	\$1,768	\$1,981	\$2,265	\$1,520	\$2,553	\$3,076	\$3,576	\$3,849	\$3,962
87	\$1,406	\$1,895	\$2,122	\$2,427	\$1,633	\$2,736	\$3,303	\$3,841	\$4,125	\$4,245
88	\$1,506	\$2,023	\$2,264	\$2,588	\$1,745	\$2,918	\$3,531	\$4,105	\$4,401	\$4,528
89	\$1,605	\$2,150	\$2,405	\$2,750	\$1,858	\$3,101	\$3,758	\$4,369	\$4,677	\$4,811
90	\$1,704	\$2,277	\$2,547	\$2,912	\$1,970	\$3,284	\$3,985	\$4,634	\$4,953	\$5,094
91	\$1,803	\$2,404	\$2,688	\$3,074	\$2,082	\$3,467	\$4,212	\$4,898	\$5,229	\$5,377
92	\$1,903	\$2,531	\$2,830	\$3,236	\$2,195	\$3,650	\$4,440	\$5,163	\$5,504	\$5,660
93	\$2,002	\$2,658	\$2,971	\$3,397	\$2,307	\$3,833	\$4,667	\$5,427	\$5,780	\$5,943
94	\$2,101	\$2,785	\$3,113	\$3,559	\$2,420	\$4,016	\$4,894	\$5,691	\$6,056	\$6,226
95	\$2,200	\$2,912	\$3,254	\$3,721	\$2,532	\$4,199	\$5,122	\$5,956	\$6,332	\$6,509
96	\$2,300	\$3,039	\$3,396	\$3,883	\$2,645	\$4,382	\$5,349	\$6,220	\$6,608	\$6,792
97	\$2,399	\$3,167	\$3,537	\$4,045	\$2,757	\$4,565	\$5,576	\$6,484	\$6,884	\$7,075
98	\$2,498	\$3,294	\$3,679	\$4,206	\$2,869	\$4,748	\$5,804	\$6,749	\$7,160	\$7,358
99	\$2,597	\$3,421	\$3,820	\$4,368	\$2,982	\$4,931	\$6,031	\$7,013	\$7,435	\$7,641
100	\$2,697	\$3,548	\$3,962	\$4,530	\$3,094	\$5,114	\$6,258	\$7,277	\$7,711	\$7,924

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K 30 days \$50	\$250K 30 days \$100	\$250K 30 days \$150	\$250K 30 days \$200	\$250K 30 days \$250	\$250K 30 days \$300	\$500K 30 days \$50	\$500K 30 days \$100	\$500K 30 days \$150	\$500K 30 days \$200	\$500K 30 days \$250	\$500K 30 days \$300
37	\$103	\$187	\$241	\$286	\$324	\$339	\$105	\$200	\$246	\$350	\$399	\$483
38	\$103	\$187	\$241	\$286	\$324	\$339	\$105	\$200	\$246	\$350	\$399	\$483
39	\$103	\$187	\$241	\$286	\$324	\$339	\$105	\$200	\$246	\$350	\$399	\$483
40	\$103	\$187	\$241	\$286	\$324	\$339	\$105	\$200	\$246	\$350	\$399	\$483
41	\$103	\$187	\$241	\$286	\$324	\$339	\$105	\$200	\$246	\$350	\$399	\$483
42	\$103	\$187	\$241	\$286	\$324	\$339	\$105	\$200	\$246	\$350	\$399	\$483
43	\$105	\$190	\$245	\$291	\$329	\$345	\$107	\$203	\$250	\$356	\$406	\$491
44	\$107	\$193	\$249	\$296	\$335	\$350	\$109	\$207	\$254	\$361	\$413	\$499
45	\$108	\$196	\$253	\$300	\$340	\$356	\$110	\$210	\$258	\$367	\$419	\$507
46	\$110	\$199	\$257	\$305	\$346	\$362	\$112	\$214	\$262	\$373	\$426	\$515
47	\$112	\$202	\$261	\$310	\$351	\$367	\$114	\$217	\$266	\$379	\$433	\$523
48	\$114	\$208	\$269	\$319	\$361	\$391	\$116	\$221	\$274	\$389	\$444	\$538
49	\$116	\$213	\$277	\$328	\$372	\$415	\$118	\$226	\$281	\$399	\$455	\$553
50	\$118	\$219	\$284	\$337	\$382	\$438	\$120	\$230	\$289	\$409	\$466	\$569
51	\$121	\$224	\$292	\$346	\$392	\$462	\$122	\$235	\$296	\$419	\$478	\$584
52	\$123	\$229	\$299	\$355	\$402	\$486	\$124	\$239	\$304	\$429	\$489	\$599
53	\$124	\$232	\$303	\$360	\$407	\$492	\$125	\$242	\$307	\$434	\$495	\$606
54	\$126	\$235	\$307	\$364	\$412	\$498	\$127	\$245	\$311	\$439	\$501	\$613
55	\$127	\$238	\$310	\$368	\$417	\$504	\$128	\$248	\$315	\$445	\$507	\$621
56	\$129	\$241	\$314	\$373	\$422	\$509	\$130	\$251	\$319	\$450	\$513	\$628
57	\$130	\$243	\$318	\$377	\$427	\$515	\$131	\$254	\$322	\$455	\$519	\$635
58	\$135	\$253	\$331	\$393	\$445	\$547	\$136	\$263	\$336	\$474	\$540	\$662
59	\$140	\$263	\$345	\$409	\$462	\$579	\$141	\$273	\$349	\$492	\$560	\$689
60	\$145	\$273	\$358	\$425	\$480	\$611	\$145	\$283	\$363	\$511	\$581	\$716
61	\$150	\$283	\$371	\$441	\$498	\$643	\$150	\$292	\$376	\$529	\$602	\$743
62	\$154	\$293	\$385	\$457	\$516	\$674	\$155	\$302	\$389	\$547	\$623	\$769
63	\$171	\$325	\$428	\$508	\$572	\$762	\$172	\$335	\$433	\$608	\$691	\$855
64	\$187	\$357	\$471	\$558	\$629	\$850	\$188	\$367	\$476	\$668	\$758	\$942
65	\$204	\$390	\$514	\$609	\$685	\$937	\$205	\$400	\$520	\$728	\$826	\$1,028
66	\$220	\$422	\$557	\$660	\$742	\$1,025	\$221	\$433	\$563	\$789	\$894	\$1,114
67	\$237	\$455	\$600	\$711	\$799	\$1,112	\$238	\$465	\$606	\$849	\$962	\$1,200
68	\$261	\$502	\$663	\$785	\$881	\$1,239	\$262	\$514	\$670	\$938	\$1,062	\$1,326
69	\$286	\$550	\$726	\$859	\$964	\$1,366	\$286	\$562	\$734	\$1,026	\$1,162	\$1,452
70	\$310	\$597	\$789	\$933	\$1,047	\$1,493	\$311	\$610	\$797	\$1,115	\$1,261	\$1,578
71	\$335	\$645	\$852	\$1,008	\$1,129	\$1,620	\$335	\$658	\$861	\$1,204	\$1,361	\$1,704
72	\$359	\$693	\$915	\$1,082	\$1,212	\$1,746	\$360	\$707	\$925	\$1,292	\$1,461	\$1,830
73	\$402	\$777	\$1,026	\$1,212	\$1,357	\$1,971	\$403	\$791	\$1,037	\$1,448	\$1,636	\$2,052
74	\$445	\$861	\$1,137	\$1,343	\$1,502	\$2,196	\$445	\$876	\$1,149	\$1,604	\$1,812	\$2,274
75	\$488	\$945	\$1,248	\$1,473	\$1,647	\$2,421	\$488	\$961	\$1,261	\$1,760	\$1,987	\$2,496
76	\$531	\$1,029	\$1,359	\$1,603	\$1,793	\$2,646	\$531	\$1,046	\$1,373	\$1,917	\$2,163	\$2,719
77	\$574	\$1,113	\$1,470	\$1,734	\$1,938	\$2,871	\$574	\$1,131	\$1,485	\$2,073	\$2,338	\$2,941
78	\$673	\$1,320	\$1,737	\$2,026	\$2,273	\$3,452	\$674	\$1,340	\$1,753	\$2,493	\$2,745	\$3,475
79	\$773	\$1,527	\$2,005	\$2,319	\$2,608	\$4,033	\$773	\$1,549	\$2,022	\$2,915	\$3,152	\$4,010
80	\$872	\$1,734	\$2,272	\$2,611	\$2,942	\$4,615	\$873	\$1,758	\$2,291	\$3,337	\$3,558	\$4,545
81	\$972	\$1,942	\$2,540	\$2,902	\$3,277	\$5,196	\$972	\$1,967	\$2,560	\$3,761	\$3,965	\$5,080
82	\$1,071	\$2,149	\$2,808	\$3,194	\$3,611	\$5,778	\$1,072	\$2,176	\$2,829	\$4,166	\$4,371	\$5,616
83	\$1,184	\$2,365	\$3,089	\$3,513	\$3,990	\$6,305	\$1,184	\$2,395	\$3,112	\$4,608	\$4,831	\$6,177
84	\$1,296	\$2,581	\$3,370	\$3,833	\$4,369	\$6,833	\$1,297	\$2,614	\$3,394	\$5,031	\$5,291	\$6,739
85	\$1,409	\$2,797	\$3,650	\$4,152	\$4,748	\$7,360	\$1,409	\$2,832	\$3,677	\$5,454	\$5,751	\$7,301
86	\$1,521	\$3,013	\$3,931	\$4,472	\$5,127	\$7,888	\$1,522	\$3,051	\$3,960	\$5,877	\$6,210	\$7,862
87	\$1,633	\$3,229	\$4,212	\$4,791	\$5,505	\$8,415	\$1,634	\$3,270	\$4,243	\$6,300	\$6,670	\$8,424
88	\$1,746	\$3,445	\$4,493	\$5,110	\$5,884	\$8,943	\$1,746	\$3,488	\$4,526	\$6,723	\$7,130	\$8,985
89	\$1,858	\$3,661	\$4,774	\$5,430	\$6,263	\$9,470	\$1,859	\$3,707	\$4,809	\$7,145	\$7,590	\$9,547
90	\$1,971	\$3,877	\$5,054	\$5,749	\$6,642	\$9,998	\$1,971	\$3,926	\$5,092	\$7,568	\$8,050	\$10,109
91	\$2,083	\$4,093	\$5,335	\$6,069	\$7,021	\$10,525	\$2,084	\$4,145	\$5,374	\$7,991	\$8,510	\$10,670
92	\$2,196	\$4,309	\$5,616	\$6,388	\$7,400	\$11,053	\$2,196	\$4,363	\$5,657	\$8,414	\$8,970	\$11,232
93	\$2,308	\$4,524	\$5,897	\$6,707	\$7,778	\$11,580	\$2,309	\$4,582	\$5,940	\$8,837	\$9,429	\$11,793
94	\$2,420	\$4,740	\$6,177	\$7,027	\$8,157	\$12,108	\$2,421	\$4,801	\$6,223	\$9,259	\$9,889	\$12,355
95	\$2,533	\$4,956	\$6,458	\$7,346	\$8,536	\$12,635	\$2,533	\$5,019	\$6,506	\$9,682	\$10,349	\$12,917
96	\$2,645	\$5,172	\$6,739	\$7,666	\$8,915	\$13,163	\$2,646	\$5,238	\$6,789	\$10,105	\$10,809	\$13,478
97	\$2,758	\$5,388	\$7,020	\$7,985	\$9,294	\$13,690	\$2,758	\$5,457	\$7,072	\$10,528	\$11,269	\$14,040
98	\$2,870	\$5,604	\$7,301	\$8,304	\$9,673	\$14,217	\$2,871	\$5,675	\$7,355	\$10,951	\$11,729	\$14,601
99	\$2,982	\$5,820	\$7,581	\$8,624	\$10,051	\$14,745	\$2,983	\$5,894	\$7,637	\$11,374	\$12,188	\$15,163
100	\$3,095	\$6,036	\$7,862	\$8,943	\$10,430	\$15,272	\$3,095	\$6,113	\$7,920	\$11,796	\$12,648	\$15,725

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 100 days \$50	\$75K 100 days \$100	\$75K 100 days \$150	\$75K 100 days \$200	\$150k 100 days \$50	\$150k 100 days \$100	\$150k 100 days \$150	\$150k 100 days \$200	\$150k 100 days \$250	\$150k 100 days \$300
37	\$71	\$107	\$128	\$147	\$88	\$143	\$178	\$209	\$237	\$255
38	\$71	\$107	\$128	\$147	\$88	\$143	\$178	\$209	\$237	\$255
39	\$71	\$107	\$128	\$147	\$88	\$143	\$178	\$209	\$237	\$255
40	\$71	\$107	\$128	\$147	\$88	\$143	\$178	\$209	\$237	\$255
41	\$71	\$107	\$128	\$147	\$88	\$143	\$178	\$209	\$237	\$255
42	\$71	\$107	\$128	\$147	\$88	\$143	\$178	\$209	\$237	\$255
43	\$72	\$109	\$130	\$150	\$90	\$145	\$180	\$212	\$241	\$260
44	\$73	\$110	\$132	\$152	\$91	\$147	\$183	\$216	\$245	\$264
45	\$74	\$112	\$134	\$155	\$93	\$150	\$186	\$219	\$249	\$268
46	\$76	\$114	\$136	\$157	\$94	\$152	\$189	\$223	\$252	\$272
47	\$77	\$116	\$138	\$160	\$96	\$155	\$192	\$226	\$256	\$277
48	\$79	\$119	\$142	\$163	\$98	\$159	\$198	\$233	\$264	\$283
49	\$82	\$122	\$145	\$166	\$100	\$164	\$204	\$239	\$271	\$290
50	\$84	\$125	\$149	\$170	\$103	\$168	\$209	\$246	\$278	\$297
51	\$87	\$128	\$152	\$173	\$105	\$173	\$215	\$252	\$285	\$304
52	\$89	\$132	\$156	\$177	\$108	\$177	\$220	\$258	\$292	\$311
53	\$90	\$133	\$158	\$179	\$109	\$179	\$223	\$261	\$296	\$315
54	\$91	\$135	\$159	\$181	\$110	\$182	\$226	\$265	\$299	\$319
55	\$92	\$136	\$161	\$183	\$112	\$184	\$228	\$268	\$303	\$323
56	\$93	\$138	\$163	\$185	\$113	\$186	\$231	\$271	\$307	\$327
57	\$95	\$140	\$165	\$188	\$114	\$188	\$234	\$274	\$310	\$330
58	\$99	\$145	\$171	\$194	\$119	\$196	\$244	\$285	\$323	\$343
59	\$102	\$151	\$178	\$201	\$123	\$204	\$253	\$296	\$335	\$355
60	\$106	\$157	\$184	\$207	\$128	\$212	\$263	\$307	\$347	\$368
61	\$110	\$162	\$190	\$214	\$133	\$220	\$273	\$318	\$359	\$380
62	\$114	\$168	\$196	\$220	\$137	\$228	\$282	\$329	\$372	\$392
63	\$127	\$186	\$217	\$243	\$152	\$254	\$313	\$365	\$412	\$433
64	\$140	\$204	\$237	\$266	\$167	\$279	\$344	\$401	\$451	\$475
65	\$153	\$222	\$258	\$288	\$182	\$305	\$376	\$437	\$491	\$516
66	\$165	\$241	\$278	\$311	\$197	\$330	\$407	\$472	\$531	\$557
67	\$178	\$259	\$299	\$333	\$212	\$356	\$438	\$508	\$571	\$598
68	\$197	\$285	\$329	\$366	\$234	\$393	\$483	\$560	\$628	\$657
69	\$215	\$312	\$358	\$399	\$256	\$431	\$528	\$611	\$686	\$717
70	\$234	\$338	\$388	\$431	\$278	\$468	\$573	\$643	\$723	\$757
71	\$253	\$364	\$418	\$464	\$300	\$506	\$619	\$714	\$801	\$836
72	\$272	\$391	\$448	\$497	\$323	\$543	\$664	\$766	\$858	\$896
73	\$305	\$437	\$501	\$555	\$362	\$609	\$743	\$857	\$959	\$1,001
74	\$338	\$484	\$553	\$613	\$401	\$676	\$823	\$948	\$1,061	\$1,107
75	\$371	\$531	\$606	\$671	\$439	\$742	\$903	\$1,039	\$1,162	\$1,213
76	\$404	\$578	\$659	\$730	\$478	\$808	\$982	\$1,130	\$1,263	\$1,318
77	\$437	\$624	\$712	\$788	\$517	\$874	\$1,062	\$1,221	\$1,364	\$1,424
78	\$516	\$730	\$828	\$921	\$605	\$1,032	\$1,245	\$1,432	\$1,606	\$1,656
79	\$595	\$835	\$944	\$1,054	\$692	\$1,189	\$1,429	\$1,642	\$1,847	\$1,889
80	\$673	\$940	\$1,060	\$1,186	\$779	\$1,347	\$1,612	\$1,853	\$2,089	\$2,121
81	\$752	\$1,045	\$1,176	\$1,319	\$866	\$1,505	\$1,795	\$2,064	\$2,330	\$2,352
82	\$831	\$1,150	\$1,292	\$1,452	\$953	\$1,662	\$1,978	\$2,275	\$2,572	\$2,584
83	\$922	\$1,266	\$1,421	\$1,597	\$1,048	\$1,829	\$2,176	\$2,502	\$2,829	\$2,842
84	\$1,012	\$1,382	\$1,550	\$1,742	\$1,144	\$1,995	\$2,374	\$2,730	\$3,086	\$3,100
85	\$1,103	\$1,499	\$1,679	\$1,887	\$1,239	\$2,161	\$2,572	\$2,957	\$3,343	\$3,359
86	\$1,194	\$1,615	\$1,809	\$2,032	\$1,334	\$2,327	\$2,770	\$3,184	\$3,601	\$3,617
87	\$1,284	\$1,731	\$1,938	\$2,177	\$1,430	\$2,494	\$2,968	\$3,412	\$3,858	\$3,876
88	\$1,375	\$1,847	\$2,067	\$2,322	\$1,525	\$2,660	\$3,165	\$3,639	\$4,115	\$4,134
89	\$1,465	\$1,963	\$2,196	\$2,468	\$1,620	\$2,826	\$3,363	\$3,867	\$4,372	\$4,392
90	\$1,556	\$2,079	\$2,325	\$2,613	\$1,715	\$2,992	\$3,561	\$4,094	\$4,629	\$4,651
91	\$1,647	\$2,195	\$2,454	\$2,758	\$1,811	\$3,159	\$3,759	\$4,322	\$4,887	\$4,909
92	\$1,737	\$2,311	\$2,584	\$2,903	\$1,906	\$3,325	\$3,957	\$4,549	\$5,144	\$5,167
93	\$1,828	\$2,427	\$2,713	\$3,048	\$2,001	\$3,491	\$4,155	\$4,777	\$5,401	\$5,426
94	\$1,919	\$2,543	\$2,842	\$3,193	\$2,097	\$3,657	\$4,352	\$5,004	\$5,658	\$5,684
95	\$2,009	\$2,659	\$2,971	\$3,338	\$2,192	\$3,824	\$4,550	\$5,232	\$5,915	\$5,942
96	\$2,100	\$2,775	\$3,100	\$3,484	\$2,287	\$3,990	\$4,748	\$5,459	\$6,172	\$6,201
97	\$2,190	\$2,891	\$3,230	\$3,629	\$2,383	\$4,156	\$4,946	\$5,687	\$6,430	\$6,459
98	\$2,281	\$3,007	\$3,359	\$3,774	\$2,478	\$4,322	\$5,144	\$5,914	\$6,687	\$6,718
99	\$2,372	\$3,123	\$3,488	\$3,919	\$2,573	\$4,489	\$5,342	\$6,141	\$6,944	\$6,976
100	\$2,462	\$3,239	\$3,617	\$4,064	\$2,669	\$4,655	\$5,540	\$6,369	\$7,201	\$7,234

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$94	\$171	\$220	\$261	\$296	\$326	\$95	\$183	\$225	\$293	\$339	\$441
38	\$94	\$171	\$220	\$261	\$296	\$326	\$95	\$183	\$225	\$293	\$339	\$441
39	\$94	\$171	\$220	\$261	\$296	\$326	\$95	\$183	\$225	\$293	\$339	\$441
40	\$94	\$171	\$220	\$261	\$296	\$326	\$95	\$183	\$225	\$293	\$339	\$441
41	\$94	\$171	\$220	\$261	\$296	\$326	\$95	\$183	\$225	\$293	\$339	\$441
42	\$94	\$171	\$220	\$261	\$296	\$326	\$95	\$183	\$225	\$293	\$339	\$441
43	\$96	\$173	\$224	\$265	\$301	\$331	\$96	\$186	\$228	\$298	\$345	\$448
44	\$97	\$176	\$228	\$270	\$306	\$337	\$98	\$189	\$232	\$303	\$350	\$456
45	\$99	\$179	\$231	\$274	\$311	\$342	\$99	\$192	\$236	\$308	\$356	\$463
46	\$100	\$182	\$235	\$278	\$316	\$346	\$101	\$195	\$239	\$313	\$362	\$470
47	\$102	\$185	\$239	\$283	\$321	\$353	\$102	\$198	\$243	\$318	\$367	\$478
48	\$104	\$190	\$246	\$291	\$330	\$363	\$104	\$202	\$250	\$326	\$377	\$492
49	\$106	\$195	\$253	\$300	\$339	\$372	\$106	\$206	\$257	\$334	\$386	\$505
50	\$108	\$199	\$260	\$308	\$349	\$382	\$108	\$210	\$264	\$343	\$395	\$519
51	\$110	\$204	\$266	\$316	\$358	\$391	\$110	\$214	\$270	\$351	\$404	\$533
52	\$112	\$209	\$273	\$324	\$367	\$401	\$112	\$218	\$277	\$359	\$414	\$547
53	\$113	\$212	\$277	\$328	\$372	\$406	\$114	\$221	\$281	\$363	\$419	\$553
54	\$115	\$214	\$280	\$332	\$376	\$411	\$115	\$224	\$284	\$368	\$424	\$560
55	\$116	\$217	\$283	\$336	\$381	\$415	\$117	\$226	\$287	\$372	\$429	\$567
56	\$118	\$220	\$287	\$340	\$385	\$420	\$118	\$229	\$291	\$377	\$434	\$573
57	\$119	\$222	\$290	\$344	\$390	\$425	\$119	\$232	\$294	\$381	\$439	\$580
58	\$123	\$231	\$302	\$359	\$406	\$442	\$124	\$240	\$307	\$397	\$457	\$605
59	\$128	\$240	\$315	\$373	\$422	\$459	\$128	\$249	\$319	\$412	\$474	\$629
60	\$132	\$249	\$327	\$388	\$438	\$476	\$132	\$258	\$331	\$428	\$492	\$654
61	\$137	\$258	\$339	\$402	\$455	\$493	\$137	\$267	\$343	\$443	\$510	\$678
62	\$141	\$267	\$351	\$417	\$471	\$510	\$141	\$276	\$356	\$459	\$527	\$703
63	\$156	\$297	\$391	\$463	\$522	\$566	\$156	\$306	\$395	\$509	\$585	\$781
64	\$171	\$326	\$430	\$510	\$574	\$621	\$171	\$335	\$435	\$559	\$642	\$860
65	\$186	\$356	\$469	\$556	\$626	\$676	\$186	\$365	\$474	\$609	\$699	\$938
66	\$201	\$385	\$508	\$603	\$678	\$732	\$201	\$395	\$514	\$660	\$757	\$1,017
67	\$216	\$415	\$548	\$649	\$729	\$787	\$217	\$425	\$554	\$710	\$814	\$1,095
68	\$239	\$459	\$605	\$717	\$805	\$867	\$239	\$469	\$617	\$784	\$898	\$1,210
69	\$261	\$502	\$663	\$785	\$880	\$948	\$261	\$513	\$670	\$857	\$982	\$1,326
70	\$283	\$546	\$720	\$852	\$955	\$1,029	\$283	\$557	\$728	\$931	\$1,066	\$1,441
71	\$306	\$589	\$778	\$920	\$1,031	\$1,110	\$306	\$601	\$786	\$1,005	\$1,150	\$1,556
72	\$328	\$632	\$835	\$988	\$1,106	\$1,190	\$328	\$645	\$844	\$1,078	\$1,234	\$1,671
73	\$367	\$709	\$937	\$1,107	\$1,239	\$1,333	\$367	\$723	\$946	\$1,208	\$1,382	\$1,874
74	\$406	\$786	\$1,038	\$1,226	\$1,372	\$1,475	\$406	\$800	\$1,049	\$1,337	\$1,529	\$2,077
75	\$445	\$863	\$1,140	\$1,345	\$1,504	\$1,618	\$445	\$878	\$1,151	\$1,467	\$1,677	\$2,279
76	\$485	\$940	\$1,241	\$1,464	\$1,637	\$1,760	\$485	\$955	\$1,253	\$1,596	\$1,824	\$2,482
77	\$524	\$1,016	\$1,343	\$1,583	\$1,769	\$1,903	\$524	\$1,033	\$1,356	\$1,725	\$1,972	\$2,685
78	\$621	\$1,205	\$1,586	\$1,850	\$2,075	\$2,233	\$621	\$1,224	\$1,601	\$2,031	\$2,318	\$3,173
79	\$717	\$1,394	\$1,831	\$2,117	\$2,381	\$2,562	\$718	\$1,416	\$1,846	\$2,337	\$2,664	\$3,661
80	\$814	\$1,583	\$2,075	\$2,383	\$2,686	\$2,892	\$815	\$1,608	\$2,092	\$2,643	\$3,010	\$4,150
81	\$911	\$1,773	\$2,319	\$2,650	\$2,992	\$3,221	\$912	\$1,800	\$2,337	\$2,948	\$3,356	\$4,639
82	\$1,008	\$1,962	\$2,564	\$2,916	\$3,297	\$3,550	\$1,009	\$1,992	\$2,583	\$3,254	\$3,702	\$5,128
83	\$1,109	\$2,158	\$2,820	\$3,208	\$3,627	\$3,905	\$1,110	\$2,191	\$2,841	\$3,580	\$4,072	\$5,640
84	\$1,210	\$2,355	\$3,077	\$3,499	\$3,957	\$4,260	\$1,211	\$2,390	\$3,099	\$3,905	\$4,442	\$6,153
85	\$1,311	\$2,551	\$3,333	\$3,791	\$4,287	\$4,615	\$1,312	\$2,590	\$3,358	\$4,230	\$4,812	\$6,666
86	\$1,413	\$2,747	\$3,589	\$4,083	\$4,616	\$4,971	\$1,413	\$2,789	\$3,616	\$4,556	\$5,183	\$7,179
87	\$1,514	\$2,943	\$3,846	\$4,374	\$4,946	\$5,326	\$1,514	\$2,988	\$3,874	\$4,881	\$5,553	\$7,691
88	\$1,615	\$3,140	\$4,102	\$4,666	\$5,276	\$5,681	\$1,616	\$3,187	\$4,132	\$5,207	\$5,923	\$8,204
89	\$1,716	\$3,336	\$4,358	\$4,958	\$5,605	\$6,036	\$1,719	\$3,386	\$4,391	\$5,532	\$6,293	\$8,717
90	\$1,817	\$3,532	\$4,615	\$5,249	\$5,935	\$6,391	\$1,822	\$3,586	\$4,649	\$5,858	\$6,663	\$9,230
91	\$1,918	\$3,728	\$4,871	\$5,541	\$6,265	\$6,746	\$1,928	\$3,785	\$4,907	\$6,183	\$7,034	\$9,743
92	\$2,020	\$3,924	\$5,128	\$5,832	\$6,595	\$7,101	\$2,034	\$3,984	\$5,165	\$6,508	\$7,404	\$10,255
93	\$2,121	\$4,121	\$5,384	\$6,124	\$6,924	\$7,456	\$2,142	\$4,183	\$5,424	\$6,834	\$7,774	\$10,768
94	\$2,222	\$4,317	\$5,640	\$6,416	\$7,254	\$7,811	\$2,251	\$4,383	\$5,682	\$7,159	\$8,144	\$11,281
95	\$2,323	\$4,513	\$5,897	\$6,707	\$7,584	\$8,166	\$2,362	\$4,582	\$5,940	\$7,485	\$8,514	\$11,794
96	\$2,424	\$4,709	\$6,153	\$6,999	\$7,914	\$8,521	\$2,474	\$4,781	\$6,199	\$7,810	\$8,884	\$12,306
97	\$2,525	\$4,906	\$6,410	\$7,291	\$8,243	\$8,876	\$2,588	\$4,980	\$6,457	\$8,136	\$9,255	\$12,819
98	\$2,627	\$5,102	\$6,666	\$7,582	\$8,573	\$9,231	\$2,703	\$5,179	\$6,715	\$8,461	\$9,625	\$13,332
99	\$2,728	\$5,298	\$6,922	\$7,874	\$8,903	\$9,586	\$2,819	\$5,379	\$6,973	\$8,786	\$9,995	\$13,845
100	\$2,829	\$5,494	\$7,179	\$8,165	\$9,233	\$9,941	\$2,936	\$5,578	\$7,232	\$9,112	\$10,365	\$14,357

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K	\$75K	\$75K	\$75K	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$38	\$54	\$64	\$74	\$51	\$77	\$92	\$107	\$121	\$128
38	\$38	\$54	\$64	\$74	\$51	\$77	\$92	\$107	\$121	\$128
39	\$38	\$54	\$64	\$74	\$51	\$77	\$92	\$107	\$121	\$128
40	\$38	\$54	\$64	\$74	\$51	\$77	\$92	\$107	\$121	\$128
41	\$38	\$54	\$64	\$74	\$51	\$77	\$92	\$107	\$121	\$128
42	\$38	\$54	\$64	\$74	\$51	\$77	\$92	\$107	\$121	\$128
43	\$39	\$55	\$65	\$75	\$52	\$78	\$94	\$108	\$123	\$130
44	\$39	\$56	\$66	\$76	\$53	\$80	\$95	\$110	\$125	\$132
45	\$40	\$57	\$67	\$77	\$54	\$81	\$97	\$112	\$127	\$134
46	\$41	\$58	\$68	\$79	\$55	\$82	\$98	\$114	\$129	\$136
47	\$41	\$59	\$69	\$80	\$55	\$83	\$100	\$115	\$131	\$138
48	\$43	\$61	\$71	\$81	\$57	\$86	\$103	\$119	\$134	\$142
49	\$44	\$62	\$73	\$83	\$58	\$88	\$106	\$122	\$138	\$145
50	\$45	\$64	\$74	\$85	\$60	\$91	\$109	\$125	\$142	\$149
51	\$47	\$66	\$76	\$87	\$61	\$93	\$112	\$128	\$145	\$152
52	\$48	\$67	\$78	\$88	\$62	\$96	\$115	\$132	\$149	\$156
53	\$49	\$68	\$79	\$89	\$63	\$97	\$116	\$133	\$151	\$158
54	\$49	\$69	\$80	\$91	\$64	\$98	\$117	\$135	\$153	\$159
55	\$50	\$70	\$81	\$92	\$65	\$99	\$119	\$137	\$155	\$161
56	\$50	\$70	\$82	\$93	\$65	\$100	\$120	\$138	\$156	\$163
57	\$51	\$71	\$83	\$94	\$66	\$102	\$122	\$140	\$158	\$165
58	\$53	\$74	\$86	\$97	\$69	\$106	\$127	\$145	\$165	\$171
59	\$55	\$77	\$89	\$100	\$72	\$110	\$132	\$151	\$171	\$178
60	\$57	\$80	\$92	\$104	\$74	\$115	\$137	\$157	\$177	\$184
61	\$60	\$83	\$95	\$107	\$77	\$119	\$142	\$162	\$183	\$190
62	\$62	\$86	\$98	\$110	\$80	\$123	\$147	\$168	\$190	\$196
63	\$69	\$95	\$108	\$121	\$88	\$137	\$163	\$186	\$210	\$217
64	\$75	\$104	\$119	\$133	\$97	\$151	\$179	\$204	\$230	\$237
65	\$82	\$113	\$129	\$144	\$106	\$165	\$195	\$223	\$250	\$258
66	\$89	\$123	\$139	\$155	\$114	\$178	\$211	\$241	\$271	\$278
67	\$96	\$132	\$149	\$167	\$123	\$192	\$228	\$259	\$291	\$299
68	\$106	\$145	\$164	\$183	\$136	\$212	\$251	\$285	\$320	\$329
69	\$116	\$159	\$179	\$199	\$149	\$233	\$275	\$312	\$350	\$358
70	\$126	\$172	\$194	\$216	\$161	\$253	\$298	\$338	\$379	\$388
71	\$137	\$186	\$209	\$232	\$174	\$273	\$322	\$364	\$408	\$418
72	\$147	\$199	\$224	\$248	\$187	\$293	\$345	\$391	\$438	\$448
73	\$165	\$223	\$250	\$277	\$210	\$329	\$387	\$437	\$489	\$501
74	\$182	\$247	\$277	\$307	\$232	\$365	\$428	\$483	\$541	\$553
75	\$200	\$271	\$303	\$336	\$255	\$401	\$469	\$530	\$593	\$606
76	\$218	\$295	\$330	\$365	\$277	\$436	\$511	\$576	\$644	\$659
77	\$236	\$318	\$356	\$394	\$300	\$472	\$552	\$623	\$696	\$712
78	\$278	\$372	\$414	\$460	\$351	\$557	\$647	\$730	\$810	\$828
79	\$321	\$426	\$472	\$527	\$401	\$642	\$743	\$838	\$923	\$944
80	\$364	\$479	\$530	\$593	\$452	\$727	\$838	\$945	\$1,036	\$1,060
81	\$406	\$533	\$588	\$659	\$502	\$813	\$933	\$1,053	\$1,150	\$1,176
82	\$449	\$587	\$646	\$726	\$553	\$898	\$1,029	\$1,160	\$1,263	\$1,292
83	\$498	\$646	\$711	\$798	\$608	\$988	\$1,132	\$1,276	\$1,389	\$1,421
84	\$547	\$705	\$775	\$871	\$663	\$1,077	\$1,235	\$1,392	\$1,515	\$1,550
85	\$596	\$764	\$840	\$943	\$719	\$1,167	\$1,337	\$1,508	\$1,641	\$1,679
86	\$645	\$823	\$904	\$1,016	\$774	\$1,257	\$1,440	\$1,624	\$1,768	\$1,809
87	\$693	\$883	\$969	\$1,089	\$829	\$1,347	\$1,543	\$1,740	\$1,894	\$1,938
88	\$742	\$942	\$1,033	\$1,161	\$884	\$1,436	\$1,646	\$1,856	\$2,020	\$2,067
89	\$791	\$1,001	\$1,098	\$1,234	\$940	\$1,526	\$1,749	\$1,972	\$2,147	\$2,196
90	\$840	\$1,060	\$1,163	\$1,306	\$995	\$1,616	\$1,852	\$2,088	\$2,273	\$2,325
91	\$889	\$1,119	\$1,227	\$1,379	\$1,050	\$1,706	\$1,955	\$2,204	\$2,399	\$2,454
92	\$938	\$1,179	\$1,292	\$1,452	\$1,106	\$1,795	\$2,058	\$2,320	\$2,525	\$2,584
93	\$987	\$1,238	\$1,356	\$1,524	\$1,161	\$1,885	\$2,160	\$2,436	\$2,652	\$2,713
94	\$1,036	\$1,297	\$1,421	\$1,597	\$1,216	\$1,975	\$2,263	\$2,552	\$2,778	\$2,842
95	\$1,085	\$1,356	\$1,486	\$1,669	\$1,271	\$2,065	\$2,366	\$2,668	\$2,904	\$2,971
96	\$1,134	\$1,415	\$1,550	\$1,742	\$1,327	\$2,155	\$2,469	\$2,784	\$3,030	\$3,100
97	\$1,183	\$1,474	\$1,615	\$1,814	\$1,382	\$2,244	\$2,572	\$2,900	\$3,157	\$3,230
98	\$1,232	\$1,534	\$1,679	\$1,887	\$1,437	\$2,334	\$2,675	\$3,016	\$3,283	\$3,359
99	\$1,281	\$1,593	\$1,744	\$1,960	\$1,492	\$2,424	\$2,778	\$3,132	\$3,409	\$3,488
100	\$1,330	\$1,652	\$1,809	\$2,032	\$1,548	\$2,514	\$2,881	\$3,248	\$3,536	\$3,617

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$61	\$97	\$119	\$138	\$154	\$166	\$76	\$119	\$132	\$167	\$186	\$238
38	\$61	\$97	\$119	\$138	\$154	\$166	\$76	\$119	\$132	\$167	\$186	\$238
39	\$61	\$97	\$119	\$138	\$154	\$166	\$76	\$119	\$132	\$167	\$186	\$238
40	\$61	\$97	\$119	\$138	\$154	\$166	\$76	\$119	\$132	\$167	\$186	\$238
41	\$61	\$97	\$119	\$138	\$154	\$166	\$76	\$119	\$132	\$167	\$186	\$238
42	\$61	\$97	\$119	\$138	\$154	\$166	\$76	\$119	\$132	\$167	\$186	\$238
43	\$62	\$99	\$121	\$141	\$156	\$169	\$77	\$121	\$135	\$170	\$190	\$242
44	\$63	\$100	\$123	\$143	\$159	\$172	\$78	\$123	\$137	\$173	\$193	\$246
45	\$64	\$102	\$125	\$145	\$162	\$174	\$79	\$125	\$139	\$175	\$196	\$250
46	\$65	\$104	\$127	\$148	\$164	\$177	\$81	\$127	\$141	\$178	\$199	\$254
47	\$66	\$105	\$129	\$150	\$167	\$180	\$82	\$129	\$143	\$181	\$202	\$258
48	\$67	\$108	\$133	\$154	\$172	\$185	\$84	\$131	\$148	\$186	\$207	\$265
49	\$69	\$111	\$136	\$159	\$176	\$190	\$85	\$134	\$152	\$191	\$212	\$273
50	\$70	\$114	\$140	\$163	\$181	\$195	\$87	\$136	\$156	\$195	\$217	\$280
51	\$72	\$116	\$144	\$168	\$186	\$200	\$88	\$139	\$160	\$200	\$222	\$288
52	\$73	\$119	\$148	\$172	\$191	\$204	\$90	\$142	\$164	\$205	\$226	\$295
53	\$74	\$121	\$149	\$174	\$193	\$207	\$91	\$144	\$166	\$207	\$230	\$299
54	\$75	\$122	\$151	\$176	\$196	\$209	\$92	\$145	\$168	\$210	\$233	\$302
55	\$76	\$124	\$153	\$178	\$198	\$212	\$93	\$147	\$170	\$212	\$236	\$306
56	\$76	\$125	\$155	\$180	\$200	\$214	\$94	\$149	\$172	\$215	\$239	\$310
57	\$77	\$127	\$157	\$182	\$203	\$217	\$95	\$151	\$174	\$217	\$242	\$313
58	\$80	\$132	\$163	\$190	\$211	\$226	\$99	\$156	\$181	\$226	\$251	\$327
59	\$83	\$137	\$170	\$198	\$219	\$234	\$102	\$162	\$188	\$235	\$261	\$340
60	\$86	\$142	\$177	\$206	\$228	\$243	\$106	\$168	\$195	\$244	\$271	\$353
61	\$89	\$147	\$183	\$213	\$236	\$252	\$109	\$174	\$203	\$252	\$280	\$366
62	\$92	\$152	\$190	\$221	\$245	\$260	\$113	\$179	\$210	\$261	\$290	\$379
63	\$101	\$169	\$211	\$246	\$272	\$288	\$125	\$199	\$233	\$290	\$321	\$422
64	\$111	\$186	\$232	\$270	\$299	\$317	\$137	\$218	\$257	\$319	\$353	\$464
65	\$121	\$203	\$253	\$295	\$325	\$345	\$149	\$237	\$280	\$347	\$385	\$507
66	\$131	\$220	\$275	\$319	\$352	\$373	\$161	\$257	\$303	\$376	\$416	\$549
67	\$141	\$237	\$296	\$344	\$379	\$401	\$173	\$276	\$327	\$405	\$448	\$591
68	\$155	\$261	\$327	\$380	\$418	\$442	\$191	\$305	\$361	\$447	\$494	\$654
69	\$170	\$286	\$358	\$416	\$458	\$484	\$209	\$333	\$395	\$489	\$540	\$716
70	\$184	\$311	\$389	\$462	\$497	\$525	\$227	\$362	\$429	\$531	\$586	\$778
71	\$199	\$336	\$420	\$488	\$536	\$566	\$245	\$391	\$464	\$573	\$633	\$840
72	\$213	\$361	\$451	\$523	\$575	\$607	\$262	\$419	\$498	\$615	\$679	\$902
73	\$239	\$404	\$506	\$587	\$644	\$680	\$294	\$470	\$558	\$688	\$760	\$1,012
74	\$264	\$448	\$561	\$650	\$713	\$752	\$325	\$520	\$619	\$762	\$841	\$1,121
75	\$290	\$492	\$615	\$713	\$782	\$825	\$357	\$570	\$679	\$836	\$922	\$1,231
76	\$315	\$536	\$670	\$776	\$851	\$898	\$388	\$621	\$740	\$910	\$1,003	\$1,340
77	\$341	\$579	\$725	\$839	\$920	\$971	\$419	\$671	\$800	\$983	\$1,084	\$1,450
78	\$403	\$687	\$857	\$981	\$1,079	\$1,139	\$497	\$796	\$945	\$1,158	\$1,275	\$1,713
79	\$466	\$795	\$989	\$1,122	\$1,238	\$1,307	\$574	\$920	\$1,089	\$1,332	\$1,465	\$1,977
80	\$529	\$902	\$1,120	\$1,263	\$1,397	\$1,475	\$652	\$1,045	\$1,234	\$1,506	\$1,655	\$2,241
81	\$592	\$1,010	\$1,252	\$1,404	\$1,556	\$1,643	\$730	\$1,170	\$1,379	\$1,681	\$1,846	\$2,505
82	\$655	\$1,118	\$1,384	\$1,546	\$1,715	\$1,811	\$807	\$1,295	\$1,524	\$1,855	\$2,036	\$2,769
83	\$721	\$1,230	\$1,523	\$1,700	\$1,886	\$1,992	\$888	\$1,424	\$1,676	\$2,040	\$2,240	\$3,046
84	\$787	\$1,342	\$1,661	\$1,855	\$2,058	\$2,173	\$969	\$1,554	\$1,829	\$2,226	\$2,443	\$3,323
85	\$852	\$1,454	\$1,800	\$2,009	\$2,229	\$2,354	\$1,050	\$1,683	\$1,981	\$2,411	\$2,647	\$3,600
86	\$918	\$1,566	\$1,938	\$2,164	\$2,400	\$2,535	\$1,131	\$1,813	\$2,133	\$2,597	\$2,850	\$3,876
87	\$984	\$1,678	\$2,077	\$2,318	\$2,572	\$2,716	\$1,212	\$1,942	\$2,286	\$2,782	\$3,054	\$4,153
88	\$1,050	\$1,790	\$2,215	\$2,473	\$2,743	\$2,897	\$1,292	\$2,072	\$2,438	\$2,968	\$3,258	\$4,430
89	\$1,115	\$1,901	\$2,354	\$2,628	\$2,915	\$3,078	\$1,373	\$2,201	\$2,590	\$3,153	\$3,461	\$4,707
90	\$1,181	\$2,013	\$2,492	\$2,782	\$3,086	\$3,259	\$1,454	\$2,331	\$2,743	\$3,339	\$3,665	\$4,984
91	\$1,247	\$2,125	\$2,630	\$2,937	\$3,258	\$3,440	\$1,535	\$2,460	\$2,895	\$3,524	\$3,868	\$5,261
92	\$1,313	\$2,237	\$2,769	\$3,091	\$3,429	\$3,621	\$1,616	\$2,590	\$3,048	\$3,710	\$4,072	\$5,538
93	\$1,379	\$2,349	\$2,907	\$3,246	\$3,601	\$3,802	\$1,697	\$2,719	\$3,200	\$3,895	\$4,276	\$5,815
94	\$1,444	\$2,461	\$3,046	\$3,400	\$3,772	\$3,984	\$1,777	\$2,849	\$3,352	\$4,081	\$4,479	\$6,092
95	\$1,510	\$2,572	\$3,184	\$3,555	\$3,944	\$4,165	\$1,858	\$2,978	\$3,505	\$4,286	\$4,683	\$6,369
96	\$1,576	\$2,684	\$3,323	\$3,709	\$4,115	\$4,346	\$1,939	\$3,108	\$3,657	\$4,452	\$4,886	\$6,645
97	\$1,642	\$2,796	\$3,461	\$3,864	\$4,287	\$4,527	\$2,020	\$3,237	\$3,810	\$4,637	\$5,090	\$6,922
98	\$1,707	\$2,908	\$3,600	\$4,019	\$4,458	\$4,708	\$2,101	\$3,367	\$3,962	\$4,823	\$5,294	\$7,199
99	\$1,773	\$3,020	\$3,738	\$4,173	\$4,629	\$4,889	\$2,182	\$3,496	\$4,114	\$5,008	\$5,497	\$7,476
100	\$1,839	\$3,132	\$3,877	\$4,328	\$4,801	\$5,070	\$2,262	\$3,626	\$4,267	\$5,194	\$5,701	\$7,753

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 • Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 0 days \$50	\$75K 0 days \$100	\$75K 0 days \$150	\$75K 0 days \$200	\$150k 0 days \$50	\$150k 0 days \$100	\$150k 0 days \$150	\$150k 0 days \$200	\$150k 0 days \$250	\$150k 0 days \$300
37	\$97	\$147	\$175	\$201	\$121	\$196	\$243	\$286	\$318	\$350
38	\$97	\$147	\$175	\$201	\$121	\$196	\$243	\$286	\$318	\$350
39	\$97	\$147	\$175	\$201	\$121	\$196	\$243	\$286	\$318	\$350
40	\$97	\$147	\$175	\$201	\$121	\$196	\$243	\$286	\$318	\$350
41	\$97	\$147	\$175	\$201	\$121	\$196	\$243	\$286	\$318	\$350
42	\$97	\$147	\$175	\$201	\$121	\$196	\$243	\$286	\$318	\$350
43	\$99	\$149	\$178	\$205	\$123	\$199	\$247	\$290	\$323	\$355
44	\$101	\$152	\$181	\$208	\$125	\$203	\$251	\$295	\$328	\$361
45	\$102	\$154	\$184	\$212	\$128	\$206	\$255	\$300	\$333	\$367
46	\$104	\$157	\$186	\$215	\$130	\$209	\$259	\$305	\$339	\$373
47	\$106	\$159	\$189	\$218	\$132	\$213	\$263	\$309	\$344	\$379
48	\$109	\$163	\$194	\$223	\$135	\$219	\$271	\$318	\$353	\$388
49	\$112	\$167	\$199	\$228	\$138	\$225	\$279	\$327	\$362	\$398
50	\$116	\$172	\$204	\$232	\$141	\$231	\$286	\$336	\$371	\$407
51	\$119	\$176	\$208	\$237	\$144	\$237	\$294	\$345	\$381	\$416
52	\$122	\$180	\$213	\$242	\$147	\$243	\$302	\$353	\$390	\$426
53	\$124	\$182	\$216	\$245	\$149	\$246	\$305	\$358	\$394	\$431
54	\$125	\$185	\$218	\$248	\$151	\$249	\$309	\$362	\$399	\$436
55	\$127	\$187	\$221	\$251	\$153	\$252	\$313	\$366	\$404	\$442
56	\$128	\$189	\$223	\$254	\$155	\$255	\$316	\$371	\$409	\$447
57	\$130	\$191	\$226	\$257	\$156	\$258	\$320	\$375	\$414	\$452
58	\$135	\$199	\$235	\$266	\$163	\$269	\$333	\$390	\$430	\$469
59	\$140	\$207	\$243	\$275	\$169	\$280	\$347	\$405	\$446	\$486
60	\$146	\$214	\$252	\$284	\$175	\$291	\$360	\$421	\$462	\$503
61	\$151	\$222	\$260	\$293	\$181	\$301	\$373	\$436	\$478	\$520
62	\$156	\$230	\$269	\$302	\$188	\$312	\$387	\$451	\$494	\$538
63	\$174	\$255	\$297	\$333	\$208	\$347	\$429	\$500	\$547	\$594
64	\$191	\$280	\$325	\$363	\$229	\$382	\$472	\$549	\$599	\$650
65	\$209	\$304	\$353	\$394	\$249	\$417	\$514	\$598	\$652	\$706
66	\$226	\$329	\$381	\$425	\$270	\$452	\$557	\$647	\$705	\$763
67	\$244	\$354	\$409	\$456	\$290	\$487	\$599	\$695	\$757	\$819
68	\$269	\$390	\$450	\$501	\$320	\$538	\$661	\$766	\$833	\$900
69	\$295	\$427	\$491	\$546	\$351	\$590	\$723	\$837	\$909	\$982
70	\$321	\$463	\$532	\$590	\$381	\$641	\$785	\$907	\$985	\$1,063
71	\$346	\$499	\$572	\$635	\$411	\$692	\$847	\$978	\$1,061	\$1,145
72	\$372	\$535	\$613	\$680	\$442	\$744	\$909	\$1,049	\$1,137	\$1,226
73	\$417	\$599	\$685	\$759	\$495	\$834	\$1,018	\$1,173	\$1,272	\$1,371
74	\$463	\$663	\$758	\$839	\$548	\$925	\$1,127	\$1,298	\$1,407	\$1,515
75	\$508	\$727	\$830	\$919	\$602	\$1,015	\$1,236	\$1,422	\$1,541	\$1,660
76	\$553	\$791	\$902	\$999	\$655	\$1,106	\$1,345	\$1,547	\$1,676	\$1,805
77	\$598	\$855	\$975	\$1,079	\$708	\$1,196	\$1,454	\$1,671	\$1,810	\$1,949
78	\$706	\$999	\$1,134	\$1,273	\$839	\$1,412	\$1,705	\$1,972	\$2,120	\$2,268
79	\$814	\$1,143	\$1,293	\$1,467	\$971	\$1,628	\$1,956	\$2,273	\$2,430	\$2,586
80	\$922	\$1,287	\$1,452	\$1,662	\$1,103	\$1,844	\$2,207	\$2,575	\$2,739	\$2,903
81	\$1,030	\$1,431	\$1,610	\$1,857	\$1,235	\$2,060	\$2,458	\$2,876	\$3,048	\$3,220
82	\$1,138	\$1,575	\$1,768	\$2,051	\$1,366	\$2,276	\$2,708	\$3,178	\$3,357	\$3,537
83	\$1,262	\$1,734	\$1,945	\$2,257	\$1,515	\$2,505	\$3,004	\$3,524	\$3,696	\$3,891
84	\$1,386	\$1,893	\$2,122	\$2,462	\$1,664	\$2,735	\$3,299	\$3,871	\$4,035	\$4,244
85	\$1,510	\$2,052	\$2,299	\$2,667	\$1,813	\$2,965	\$3,594	\$4,217	\$4,374	\$4,598
86	\$1,634	\$2,210	\$2,476	\$2,872	\$1,962	\$3,194	\$3,889	\$4,564	\$4,712	\$4,952
87	\$1,758	\$2,369	\$2,653	\$3,077	\$2,111	\$3,424	\$4,185	\$4,910	\$5,051	\$5,306
88	\$1,882	\$2,528	\$2,830	\$3,283	\$2,260	\$3,654	\$4,480	\$5,256	\$5,390	\$5,660
89	\$2,006	\$2,687	\$3,007	\$3,488	\$2,409	\$3,883	\$4,775	\$5,603	\$5,729	\$6,013
90	\$2,130	\$2,846	\$3,184	\$3,693	\$2,558	\$4,113	\$5,071	\$5,949	\$6,067	\$6,367
91	\$2,254	\$3,005	\$3,360	\$3,898	\$2,707	\$4,342	\$5,366	\$6,296	\$6,406	\$6,721
92	\$2,378	\$3,164	\$3,537	\$4,103	\$2,856	\$4,572	\$5,661	\$6,642	\$6,745	\$7,075
93	\$2,502	\$3,323	\$3,714	\$4,309	\$3,005	\$4,802	\$5,956	\$6,989	\$7,083	\$7,428
94	\$2,626	\$3,482	\$3,891	\$4,514	\$3,154	\$5,031	\$6,252	\$7,335	\$7,422	\$7,782
95	\$2,750	\$3,640	\$4,068	\$4,719	\$3,303	\$5,261	\$6,547	\$7,682	\$7,761	\$8,136
96	\$2,874	\$3,799	\$4,245	\$4,924	\$3,452	\$5,491	\$6,842	\$8,028	\$8,100	\$8,490
97	\$2,998	\$3,958	\$4,422	\$5,129	\$3,601	\$5,720	\$7,137	\$8,374	\$8,438	\$8,843
98	\$3,122	\$4,117	\$4,599	\$5,335	\$3,750	\$5,950	\$7,433	\$8,721	\$8,777	\$9,197
99	\$3,246	\$4,276	\$4,775	\$5,540	\$3,899	\$6,179	\$7,728	\$9,067	\$9,116	\$9,551
100	\$3,370	\$4,435	\$4,952	\$5,745	\$4,048	\$6,409	\$8,023	\$9,414	\$9,455	\$9,905

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K 0 days \$50	\$250K 0 days \$100	\$250K 0 days \$150	\$250K 0 days \$200	\$250K 0 days \$250	\$250K 0 days \$300	\$500K 0 days \$50	\$500K 0 days \$100	\$500K 0 days \$150	\$500K 0 days \$200	\$500K 0 days \$250	\$500K 0 days \$300
37	\$129	\$234	\$302	\$358	\$405	\$462	\$131	\$250	\$307	\$467	\$529	\$603
38	\$129	\$234	\$302	\$358	\$405	\$462	\$131	\$250	\$307	\$467	\$529	\$603
39	\$129	\$234	\$302	\$358	\$405	\$462	\$131	\$250	\$307	\$467	\$529	\$603
40	\$129	\$234	\$302	\$358	\$405	\$462	\$131	\$250	\$307	\$467	\$529	\$603
41	\$129	\$234	\$302	\$358	\$405	\$462	\$131	\$250	\$307	\$467	\$529	\$603
42	\$129	\$234	\$302	\$358	\$405	\$462	\$131	\$250	\$307	\$467	\$529	\$603
43	\$132	\$237	\$307	\$364	\$412	\$470	\$134	\$254	\$312	\$475	\$537	\$613
44	\$134	\$241	\$312	\$370	\$418	\$477	\$136	\$259	\$317	\$483	\$546	\$623
45	\$136	\$245	\$317	\$376	\$425	\$485	\$138	\$263	\$322	\$490	\$555	\$633
46	\$138	\$249	\$322	\$381	\$432	\$493	\$140	\$267	\$328	\$498	\$564	\$643
47	\$140	\$253	\$327	\$387	\$438	\$500	\$142	\$271	\$333	\$506	\$573	\$653
48	\$143	\$260	\$336	\$399	\$451	\$517	\$145	\$277	\$342	\$519	\$588	\$673
49	\$145	\$266	\$346	\$410	\$464	\$533	\$147	\$282	\$352	\$533	\$603	\$692
50	\$148	\$273	\$355	\$422	\$477	\$549	\$150	\$288	\$361	\$546	\$618	\$711
51	\$151	\$280	\$365	\$433	\$490	\$564	\$152	\$293	\$370	\$560	\$633	\$729
52	\$154	\$287	\$374	\$444	\$503	\$580	\$155	\$299	\$379	\$573	\$648	\$748
53	\$156	\$290	\$379	\$450	\$509	\$587	\$156	\$303	\$384	\$580	\$656	\$757
54	\$157	\$294	\$383	\$455	\$515	\$594	\$158	\$306	\$389	\$587	\$664	\$767
55	\$159	\$297	\$388	\$461	\$521	\$601	\$160	\$310	\$393	\$594	\$672	\$776
56	\$161	\$301	\$393	\$466	\$527	\$609	\$162	\$314	\$398	\$602	\$680	\$785
57	\$163	\$304	\$397	\$472	\$534	\$616	\$164	\$317	\$403	\$609	\$688	\$794
58	\$169	\$317	\$414	\$492	\$556	\$643	\$170	\$329	\$420	\$633	\$716	\$828
59	\$175	\$329	\$431	\$511	\$578	\$670	\$176	\$341	\$436	\$658	\$743	\$861
60	\$181	\$341	\$447	\$531	\$600	\$696	\$182	\$353	\$453	\$682	\$771	\$895
61	\$187	\$354	\$464	\$551	\$622	\$723	\$188	\$365	\$470	\$707	\$799	\$928
62	\$193	\$366	\$481	\$571	\$644	\$750	\$194	\$377	\$487	\$732	\$826	\$962
63	\$214	\$406	\$535	\$634	\$715	\$835	\$214	\$418	\$541	\$813	\$916	\$1,069
64	\$234	\$447	\$588	\$698	\$786	\$919	\$235	\$459	\$595	\$894	\$1,006	\$1,177
65	\$255	\$487	\$642	\$762	\$857	\$1,004	\$256	\$500	\$650	\$974	\$1,096	\$1,284
66	\$276	\$528	\$696	\$825	\$928	\$1,089	\$276	\$541	\$704	\$1,055	\$1,186	\$1,392
67	\$296	\$568	\$750	\$889	\$999	\$1,173	\$297	\$582	\$758	\$1,136	\$1,276	\$1,500
68	\$327	\$628	\$829	\$981	\$1,102	\$1,296	\$328	\$642	\$838	\$1,255	\$1,409	\$1,657
69	\$357	\$687	\$907	\$1,074	\$1,205	\$1,418	\$358	\$702	\$917	\$1,375	\$1,542	\$1,815
70	\$388	\$747	\$986	\$1,167	\$1,308	\$1,541	\$389	\$763	\$997	\$1,494	\$1,675	\$1,972
71	\$418	\$806	\$1,065	\$1,259	\$1,411	\$1,663	\$419	\$823	\$1,076	\$1,613	\$1,807	\$2,130
72	\$449	\$866	\$1,144	\$1,352	\$1,515	\$1,786	\$450	\$883	\$1,156	\$1,732	\$1,940	\$2,287
73	\$503	\$971	\$1,283	\$1,515	\$1,696	\$2,001	\$503	\$989	\$1,296	\$1,942	\$2,174	\$2,565
74	\$556	\$1,076	\$1,421	\$1,678	\$1,878	\$2,216	\$557	\$1,095	\$1,436	\$2,152	\$2,408	\$2,843
75	\$610	\$1,181	\$1,560	\$1,841	\$2,059	\$2,432	\$610	\$1,202	\$1,576	\$2,363	\$2,643	\$3,121
76	\$664	\$1,286	\$1,699	\$2,004	\$2,241	\$2,647	\$664	\$1,308	\$1,716	\$2,573	\$2,877	\$3,398
77	\$717	\$1,391	\$1,838	\$2,167	\$2,423	\$2,863	\$718	\$1,414	\$1,856	\$2,783	\$3,111	\$3,676
78	\$850	\$1,650	\$2,172	\$2,533	\$2,841	\$3,393	\$850	\$1,673	\$2,192	\$3,253	\$3,648	\$4,344
79	\$982	\$1,909	\$2,506	\$2,898	\$3,260	\$3,903	\$983	\$1,933	\$2,527	\$3,722	\$4,186	\$5,012
80	\$1,115	\$2,168	\$2,841	\$3,263	\$3,678	\$4,424	\$1,116	\$2,194	\$2,863	\$4,190	\$4,723	\$5,681
81	\$1,247	\$2,427	\$3,175	\$3,628	\$4,096	\$4,945	\$1,249	\$2,454	\$3,200	\$4,659	\$5,260	\$6,350
82	\$1,380	\$2,686	\$3,510	\$3,993	\$4,514	\$5,467	\$1,382	\$2,714	\$3,536	\$5,127	\$5,796	\$7,020
83	\$1,530	\$2,957	\$3,861	\$4,392	\$5,006	\$6,013	\$1,533	\$2,991	\$3,889	\$5,640	\$6,428	\$7,722
84	\$1,681	\$3,228	\$4,212	\$4,791	\$5,498	\$6,560	\$1,683	\$3,268	\$4,243	\$6,152	\$7,060	\$8,424
85	\$1,831	\$3,499	\$4,563	\$5,190	\$5,990	\$7,107	\$1,834	\$3,545	\$4,597	\$6,665	\$7,692	\$9,126
86	\$1,982	\$3,770	\$4,914	\$5,590	\$6,482	\$7,653	\$1,985	\$3,821	\$4,950	\$7,178	\$8,324	\$9,828
87	\$2,132	\$4,041	\$5,265	\$5,989	\$6,975	\$8,200	\$2,136	\$4,098	\$5,304	\$7,690	\$8,956	\$10,530
88	\$2,282	\$4,312	\$5,616	\$6,388	\$7,467	\$8,747	\$2,286	\$4,375	\$5,657	\$8,203	\$9,588	\$11,232
89	\$2,433	\$4,583	\$5,967	\$6,787	\$7,959	\$9,293	\$2,437	\$4,652	\$6,011	\$8,716	\$10,220	\$11,934
90	\$2,583	\$4,854	\$6,318	\$7,187	\$8,451	\$9,840	\$2,588	\$4,929	\$6,364	\$9,228	\$10,852	\$12,636
91	\$2,734	\$5,125	\$6,669	\$7,586	\$8,943	\$10,387	\$2,739	\$5,205	\$6,718	\$9,741	\$11,484	\$13,338
92	\$2,884	\$5,397	\$7,020	\$7,985	\$9,435	\$10,933	\$2,889	\$5,482	\$7,072	\$10,254	\$12,116	\$14,040
93	\$3,035	\$5,668	\$7,371	\$8,384	\$9,927	\$11,480	\$3,040	\$5,759	\$7,425	\$10,766	\$12,748	\$14,742
94	\$3,185	\$5,939	\$7,722	\$8,784	\$10,419	\$12,027	\$3,191	\$6,036	\$7,779	\$11,279	\$13,379	\$15,444
95	\$3,335	\$6,210	\$8,073	\$9,183	\$10,911	\$12,573	\$3,342	\$6,312	\$8,132	\$11,792	\$14,011	\$16,146
96	\$3,486	\$6,481	\$8,424	\$9,582	\$11,404	\$13,120	\$3,492	\$6,589	\$8,486	\$12,304	\$14,643	\$16,847
97	\$3,636	\$6,752	\$8,775	\$9,981	\$11,896	\$13,667	\$3,643	\$6,866	\$8,839	\$12,817	\$15,275	\$17,549
98	\$3,787	\$7,023	\$9,126	\$10,381	\$12,388	\$14,213	\$3,794	\$7,143	\$9,193	\$13,330	\$15,907	\$18,251
99	\$3,937	\$7,294	\$9,477	\$10,780	\$12,880	\$14,760	\$3,944	\$7,419	\$9,547	\$13,843	\$16,539	\$18,953
100	\$4,088	\$7,565	\$9,828	\$11,179	\$13,372	\$15,307	\$4,095	\$7,696	\$9,900	\$14,355	\$17,171	\$19,655

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K	\$75K	\$75K	\$75K	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k
	30 days \$50	30 days \$100	30 days \$150	30 days \$200	30 days \$50	30 days \$100	30 days \$150	30 days \$200	30 days \$250	30 days \$300
37	\$89	\$135	\$161	\$185	\$111	\$180	\$224	\$263	\$295	\$322
38	\$89	\$135	\$161	\$185	\$111	\$180	\$224	\$263	\$295	\$322
39	\$89	\$135	\$161	\$185	\$111	\$180	\$224	\$263	\$295	\$322
40	\$89	\$135	\$161	\$185	\$111	\$180	\$224	\$263	\$295	\$322
41	\$89	\$135	\$161	\$185	\$111	\$180	\$224	\$263	\$295	\$322
42	\$89	\$135	\$161	\$185	\$111	\$180	\$224	\$263	\$295	\$322
43	\$91	\$137	\$163	\$189	\$113	\$183	\$227	\$267	\$300	\$327
44	\$92	\$139	\$166	\$192	\$115	\$186	\$231	\$272	\$305	\$332
45	\$94	\$142	\$169	\$195	\$117	\$189	\$235	\$276	\$310	\$338
46	\$95	\$144	\$172	\$198	\$119	\$192	\$238	\$280	\$315	\$343
47	\$97	\$146	\$174	\$201	\$121	\$195	\$242	\$285	\$319	\$348
48	\$100	\$150	\$179	\$205	\$124	\$201	\$249	\$293	\$328	\$357
49	\$103	\$154	\$183	\$209	\$127	\$207	\$256	\$301	\$337	\$366
50	\$106	\$158	\$187	\$214	\$130	\$212	\$263	\$309	\$346	\$375
51	\$109	\$162	\$192	\$218	\$133	\$218	\$270	\$317	\$354	\$383
52	\$112	\$166	\$196	\$222	\$136	\$223	\$277	\$325	\$363	\$392
53	\$114	\$168	\$198	\$225	\$137	\$226	\$281	\$329	\$367	\$397
54	\$115	\$170	\$201	\$228	\$139	\$229	\$284	\$333	\$372	\$402
55	\$116	\$172	\$203	\$231	\$141	\$232	\$288	\$337	\$376	\$406
56	\$118	\$174	\$206	\$233	\$142	\$234	\$291	\$341	\$381	\$411
57	\$119	\$176	\$208	\$236	\$144	\$237	\$295	\$345	\$385	\$416
58	\$124	\$183	\$216	\$244	\$150	\$247	\$307	\$359	\$400	\$432
59	\$129	\$190	\$224	\$253	\$155	\$257	\$319	\$373	\$415	\$447
60	\$134	\$197	\$232	\$261	\$161	\$267	\$331	\$387	\$431	\$463
61	\$139	\$204	\$239	\$269	\$167	\$277	\$343	\$401	\$446	\$479
62	\$144	\$211	\$247	\$278	\$173	\$287	\$356	\$415	\$461	\$494
63	\$160	\$234	\$273	\$306	\$191	\$320	\$395	\$460	\$510	\$546
64	\$176	\$257	\$299	\$334	\$210	\$352	\$434	\$505	\$559	\$598
65	\$192	\$280	\$325	\$363	\$229	\$384	\$473	\$550	\$608	\$650
66	\$208	\$303	\$351	\$391	\$248	\$416	\$512	\$595	\$658	\$701
67	\$224	\$326	\$377	\$420	\$267	\$448	\$551	\$640	\$707	\$753
68	\$248	\$359	\$414	\$461	\$295	\$495	\$608	\$705	\$778	\$828
69	\$271	\$392	\$452	\$502	\$323	\$543	\$665	\$770	\$849	\$903
70	\$295	\$426	\$489	\$543	\$351	\$590	\$722	\$835	\$920	\$978
71	\$319	\$459	\$527	\$584	\$378	\$637	\$779	\$900	\$991	\$1,053
72	\$342	\$492	\$564	\$625	\$406	\$684	\$836	\$965	\$1,062	\$1,128
73	\$384	\$551	\$631	\$699	\$465	\$768	\$936	\$1,079	\$1,188	\$1,261
74	\$425	\$610	\$697	\$772	\$504	\$851	\$1,037	\$1,194	\$1,313	\$1,394
75	\$467	\$669	\$764	\$846	\$553	\$934	\$1,137	\$1,308	\$1,439	\$1,527
76	\$509	\$728	\$830	\$919	\$602	\$1,017	\$1,237	\$1,423	\$1,564	\$1,660
77	\$550	\$786	\$897	\$992	\$652	\$1,101	\$1,337	\$1,537	\$1,690	\$1,793
78	\$650	\$919	\$1,043	\$1,166	\$767	\$1,299	\$1,568	\$1,809	\$1,983	\$2,086
79	\$749	\$1,052	\$1,189	\$1,340	\$883	\$1,498	\$1,799	\$2,081	\$2,277	\$2,379
80	\$848	\$1,184	\$1,335	\$1,513	\$999	\$1,696	\$2,030	\$2,353	\$2,570	\$2,671
81	\$947	\$1,317	\$1,481	\$1,687	\$1,115	\$1,895	\$2,261	\$2,625	\$2,864	\$2,963
82	\$1,047	\$1,449	\$1,627	\$1,860	\$1,231	\$2,094	\$2,492	\$2,897	\$3,158	\$3,254
83	\$1,161	\$1,595	\$1,790	\$2,046	\$1,361	\$2,304	\$2,753	\$3,201	\$3,475	\$3,580
84	\$1,275	\$1,741	\$1,952	\$2,232	\$1,490	\$2,515	\$3,015	\$3,505	\$3,792	\$3,905
85	\$1,389	\$1,887	\$2,115	\$2,418	\$1,619	\$2,725	\$3,276	\$3,809	\$4,109	\$4,230
86	\$1,503	\$2,034	\$2,278	\$2,605	\$1,748	\$2,935	\$3,537	\$4,113	\$4,427	\$4,556
87	\$1,617	\$2,180	\$2,441	\$2,791	\$1,878	\$3,146	\$3,799	\$4,417	\$4,744	\$4,881
88	\$1,732	\$2,326	\$2,603	\$2,977	\$2,007	\$3,356	\$4,060	\$4,721	\$5,061	\$5,207
89	\$1,846	\$2,472	\$2,766	\$3,163	\$2,136	\$3,567	\$4,322	\$5,025	\$5,378	\$5,532
90	\$1,960	\$2,618	\$2,929	\$3,349	\$2,266	\$3,777	\$4,583	\$5,329	\$5,696	\$5,858
91	\$2,074	\$2,764	\$3,092	\$3,535	\$2,395	\$3,987	\$4,844	\$5,633	\$6,013	\$6,183
92	\$2,188	\$2,911	\$3,254	\$3,721	\$2,524	\$4,198	\$5,106	\$5,937	\$6,330	\$6,509
93	\$2,302	\$3,057	\$3,417	\$3,907	\$2,653	\$4,408	\$5,367	\$6,241	\$6,647	\$6,834
94	\$2,416	\$3,203	\$3,580	\$4,093	\$2,783	\$4,619	\$5,628	\$6,545	\$6,965	\$7,159
95	\$2,530	\$3,349	\$3,742	\$4,279	\$2,912	\$4,829	\$5,890	\$6,849	\$7,282	\$7,485
96	\$2,645	\$3,495	\$3,905	\$4,465	\$3,041	\$5,039	\$6,151	\$7,153	\$7,599	\$7,810
97	\$2,759	\$3,641	\$4,068	\$4,651	\$3,171	\$5,250	\$6,413	\$7,457	\$7,916	\$8,136
98	\$2,873	\$3,788	\$4,231	\$4,837	\$3,300	\$5,460	\$6,674	\$7,761	\$8,234	\$8,461
99	\$2,987	\$3,934	\$4,393	\$5,023	\$3,429	\$5,671	\$6,935	\$8,065	\$8,551	\$8,787
100	\$3,101	\$4,080	\$4,556	\$5,209	\$3,558	\$5,881	\$7,197	\$8,369	\$8,868	\$9,112

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K 30 days \$50	\$250K 30 days \$100	\$250K 30 days \$150	\$250K 30 days \$200	\$250K 30 days \$250	\$250K 30 days \$300	\$500K 30 days \$50	\$500K 30 days \$100	\$500K 30 days \$150	\$500K 30 days \$200	\$500K 30 days \$250	\$500K 30 days \$300
37	\$119	\$215	\$278	\$329	\$373	\$390	\$121	\$230	\$283	\$402	\$459	\$555
38	\$119	\$215	\$278	\$329	\$373	\$390	\$121	\$230	\$283	\$402	\$459	\$555
39	\$119	\$215	\$278	\$329	\$373	\$390	\$121	\$230	\$283	\$402	\$459	\$555
40	\$119	\$215	\$278	\$329	\$373	\$390	\$121	\$230	\$283	\$402	\$459	\$555
41	\$119	\$215	\$278	\$329	\$373	\$390	\$121	\$230	\$283	\$402	\$459	\$555
42	\$119	\$215	\$278	\$329	\$373	\$390	\$121	\$230	\$283	\$402	\$459	\$555
43	\$121	\$218	\$282	\$334	\$379	\$396	\$123	\$234	\$287	\$409	\$467	\$564
44	\$123	\$222	\$287	\$340	\$385	\$403	\$125	\$238	\$292	\$416	\$475	\$574
45	\$125	\$226	\$291	\$345	\$391	\$409	\$127	\$242	\$297	\$422	\$482	\$583
46	\$127	\$229	\$296	\$351	\$397	\$416	\$129	\$246	\$301	\$429	\$490	\$592
47	\$129	\$233	\$301	\$356	\$404	\$422	\$131	\$249	\$306	\$436	\$498	\$601
48	\$131	\$239	\$309	\$367	\$415	\$450	\$133	\$254	\$315	\$447	\$510	\$619
49	\$134	\$245	\$318	\$377	\$427	\$477	\$135	\$259	\$323	\$459	\$523	\$636
50	\$136	\$251	\$327	\$388	\$439	\$504	\$137	\$265	\$332	\$470	\$536	\$654
51	\$139	\$257	\$336	\$398	\$451	\$531	\$140	\$270	\$341	\$482	\$549	\$671
52	\$141	\$264	\$344	\$409	\$462	\$558	\$142	\$275	\$349	\$493	\$562	\$688
53	\$143	\$267	\$348	\$414	\$468	\$565	\$144	\$278	\$353	\$499	\$569	\$697
54	\$145	\$270	\$353	\$419	\$474	\$572	\$146	\$282	\$358	\$505	\$576	\$705
55	\$147	\$273	\$357	\$424	\$479	\$579	\$147	\$285	\$362	\$511	\$583	\$714
56	\$148	\$277	\$361	\$429	\$485	\$586	\$149	\$289	\$366	\$517	\$590	\$722
57	\$150	\$280	\$365	\$434	\$491	\$593	\$151	\$292	\$371	\$523	\$597	\$731
58	\$155	\$291	\$381	\$452	\$511	\$629	\$156	\$303	\$386	\$545	\$621	\$762
59	\$161	\$303	\$396	\$470	\$532	\$666	\$162	\$314	\$402	\$566	\$644	\$792
60	\$167	\$314	\$412	\$489	\$552	\$702	\$167	\$325	\$417	\$587	\$668	\$823
61	\$172	\$325	\$427	\$507	\$572	\$739	\$173	\$336	\$432	\$608	\$692	\$854
62	\$178	\$337	\$442	\$525	\$593	\$776	\$178	\$347	\$448	\$630	\$716	\$885
63	\$197	\$374	\$492	\$584	\$658	\$876	\$197	\$385	\$498	\$699	\$794	\$984
64	\$216	\$411	\$541	\$642	\$723	\$977	\$216	\$422	\$548	\$768	\$872	\$1,083
65	\$235	\$448	\$591	\$701	\$788	\$1,078	\$235	\$460	\$598	\$838	\$950	\$1,182
66	\$254	\$485	\$640	\$759	\$853	\$1,179	\$254	\$498	\$647	\$907	\$1,028	\$1,281
67	\$273	\$523	\$690	\$818	\$919	\$1,279	\$273	\$535	\$697	\$976	\$1,106	\$1,380
68	\$301	\$577	\$762	\$903	\$1,014	\$1,425	\$301	\$591	\$771	\$1,078	\$1,221	\$1,525
69	\$329	\$632	\$835	\$988	\$1,109	\$1,571	\$329	\$646	\$844	\$1,180	\$1,336	\$1,670
70	\$357	\$687	\$907	\$1,073	\$1,203	\$1,717	\$357	\$702	\$917	\$1,252	\$1,450	\$1,815
71	\$385	\$742	\$980	\$1,159	\$1,298	\$1,862	\$386	\$757	\$990	\$1,384	\$1,565	\$1,959
72	\$413	\$797	\$1,052	\$1,244	\$1,393	\$2,008	\$414	\$813	\$1,063	\$1,486	\$1,680	\$2,104
73	\$462	\$893	\$1,180	\$1,394	\$1,560	\$2,267	\$463	\$910	\$1,192	\$1,666	\$1,882	\$2,360
74	\$512	\$990	\$1,308	\$1,544	\$1,728	\$2,525	\$512	\$1,008	\$1,321	\$1,845	\$2,084	\$2,615
75	\$561	\$1,087	\$1,435	\$1,694	\$1,895	\$2,784	\$562	\$1,105	\$1,450	\$2,025	\$2,285	\$2,871
76	\$611	\$1,183	\$1,563	\$1,844	\$2,062	\$3,043	\$611	\$1,203	\$1,579	\$2,204	\$2,487	\$3,126
77	\$660	\$1,280	\$1,691	\$1,994	\$2,229	\$3,301	\$660	\$1,301	\$1,708	\$2,384	\$2,689	\$3,382
78	\$774	\$1,518	\$1,998	\$2,330	\$2,614	\$3,970	\$775	\$1,541	\$2,016	\$2,867	\$3,157	\$3,996
79	\$889	\$1,756	\$2,306	\$2,666	\$2,999	\$4,638	\$889	\$1,781	\$2,325	\$3,352	\$3,624	\$4,611
80	\$1,003	\$1,994	\$2,613	\$3,002	\$3,384	\$5,307	\$1,004	\$2,021	\$2,634	\$3,838	\$4,092	\$5,227
81	\$1,118	\$2,233	\$2,921	\$3,338	\$3,768	\$5,976	\$1,118	\$2,262	\$2,944	\$4,325	\$4,559	\$5,842
82	\$1,232	\$2,471	\$3,229	\$3,673	\$4,153	\$6,644	\$1,233	\$2,503	\$3,253	\$4,813	\$5,027	\$6,458
83	\$1,361	\$2,720	\$3,552	\$4,040	\$4,589	\$7,251	\$1,362	\$2,754	\$3,578	\$5,300	\$5,556	\$7,104
84	\$1,491	\$2,968	\$3,875	\$4,408	\$5,024	\$7,858	\$1,491	\$3,006	\$3,904	\$5,786	\$6,084	\$7,750
85	\$1,620	\$3,216	\$4,198	\$4,775	\$5,460	\$8,464	\$1,621	\$3,257	\$4,229	\$6,272	\$6,613	\$8,396
86	\$1,749	\$3,465	\$4,521	\$5,142	\$5,896	\$9,071	\$1,750	\$3,509	\$4,554	\$6,758	\$7,142	\$9,042
87	\$1,878	\$3,713	\$4,844	\$5,510	\$6,331	\$9,677	\$1,879	\$3,760	\$4,879	\$7,245	\$7,671	\$9,687
88	\$2,008	\$3,961	\$5,167	\$5,877	\$6,767	\$10,284	\$2,008	\$4,012	\$5,205	\$7,731	\$8,200	\$10,333
89	\$2,137	\$4,210	\$5,490	\$6,244	\$7,203	\$10,891	\$2,138	\$4,263	\$5,530	\$8,217	\$8,729	\$10,979
90	\$2,266	\$4,458	\$5,812	\$6,612	\$7,638	\$11,497	\$2,267	\$4,515	\$5,855	\$8,703	\$9,257	\$11,625
91	\$2,396	\$4,706	\$6,135	\$6,979	\$8,074	\$12,104	\$2,396	\$4,766	\$6,181	\$9,190	\$9,786	\$12,271
92	\$2,525	\$4,955	\$6,458	\$7,346	\$8,509	\$12,710	\$2,526	\$5,018	\$6,506	\$9,676	\$10,315	\$12,917
93	\$2,654	\$5,203	\$6,781	\$7,714	\$8,945	\$13,317	\$2,655	\$5,269	\$6,831	\$10,162	\$10,844	\$13,562
94	\$2,783	\$5,451	\$7,104	\$8,081	\$9,381	\$13,924	\$2,784	\$5,521	\$7,157	\$10,648	\$11,373	\$14,208
95	\$2,913	\$5,700	\$7,427	\$8,448	\$9,816	\$14,530	\$2,913	\$5,772	\$7,482	\$11,135	\$11,901	\$14,854
96	\$3,042	\$5,948	\$7,750	\$8,815	\$10,252	\$15,137	\$3,043	\$6,024	\$7,807	\$11,621	\$12,430	\$15,500
97	\$3,171	\$6,196	\$8,073	\$9,183	\$10,688	\$15,744	\$3,172	\$6,275	\$8,132	\$12,107	\$12,959	\$16,146
98	\$3,301	\$6,445	\$8,396	\$9,550	\$11,123	\$16,350	\$3,301	\$6,527	\$8,458	\$12,593	\$13,488	\$16,792
99	\$3,430	\$6,693	\$8,719	\$9,917	\$11,559	\$16,957	\$3,431	\$6,778	\$8,783	\$13,080	\$14,017	\$17,437
100	\$3,559	\$6,942	\$9,042	\$10,285	\$11,995	\$17,563	\$3,560	\$7,030	\$9,108	\$13,566	\$14,546	\$18,083

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K	\$75K	\$75K	\$75K	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$81	\$123	\$147	\$169	\$101	\$164	\$204	\$240	\$272	\$294
38	\$81	\$123	\$147	\$169	\$101	\$164	\$204	\$240	\$272	\$294
39	\$81	\$123	\$147	\$169	\$101	\$164	\$204	\$240	\$272	\$294
40	\$81	\$123	\$147	\$169	\$101	\$164	\$204	\$240	\$272	\$294
41	\$81	\$123	\$147	\$169	\$101	\$164	\$204	\$240	\$272	\$294
42	\$81	\$123	\$147	\$169	\$101	\$164	\$204	\$240	\$272	\$294
43	\$83	\$125	\$149	\$172	\$103	\$167	\$208	\$244	\$277	\$298
44	\$84	\$127	\$152	\$175	\$105	\$170	\$211	\$248	\$281	\$303
45	\$85	\$129	\$154	\$178	\$106	\$172	\$214	\$252	\$286	\$308
46	\$87	\$131	\$157	\$181	\$108	\$175	\$218	\$256	\$290	\$313
47	\$88	\$133	\$159	\$184	\$110	\$178	\$221	\$260	\$295	\$318
48	\$91	\$137	\$163	\$187	\$113	\$183	\$228	\$268	\$303	\$326
49	\$94	\$140	\$167	\$191	\$115	\$188	\$234	\$275	\$311	\$334
50	\$97	\$144	\$171	\$195	\$118	\$193	\$241	\$282	\$320	\$342
51	\$100	\$148	\$175	\$199	\$121	\$199	\$247	\$290	\$328	\$350
52	\$102	\$151	\$179	\$203	\$124	\$204	\$253	\$297	\$336	\$358
53	\$104	\$153	\$181	\$206	\$125	\$206	\$256	\$301	\$340	\$362
54	\$105	\$155	\$183	\$208	\$127	\$209	\$259	\$304	\$344	\$367
55	\$106	\$157	\$186	\$211	\$128	\$211	\$263	\$308	\$349	\$371
56	\$107	\$159	\$188	\$213	\$130	\$214	\$266	\$312	\$353	\$376
57	\$109	\$161	\$190	\$216	\$131	\$216	\$269	\$315	\$357	\$380
58	\$113	\$167	\$197	\$223	\$137	\$226	\$280	\$328	\$371	\$394
59	\$118	\$174	\$204	\$231	\$142	\$235	\$291	\$341	\$385	\$409
60	\$122	\$180	\$211	\$238	\$147	\$244	\$302	\$353	\$399	\$423
61	\$127	\$186	\$219	\$246	\$152	\$253	\$314	\$366	\$413	\$437
62	\$131	\$193	\$226	\$253	\$158	\$263	\$325	\$379	\$428	\$451
63	\$146	\$214	\$249	\$279	\$175	\$292	\$360	\$420	\$473	\$499
64	\$161	\$235	\$273	\$305	\$192	\$321	\$396	\$461	\$519	\$546
65	\$175	\$256	\$296	\$331	\$209	\$350	\$432	\$502	\$565	\$593
66	\$190	\$277	\$320	\$357	\$227	\$380	\$467	\$543	\$610	\$640
67	\$205	\$298	\$344	\$383	\$244	\$409	\$503	\$584	\$666	\$687
68	\$226	\$328	\$378	\$421	\$269	\$452	\$555	\$644	\$722	\$756
69	\$248	\$358	\$412	\$458	\$295	\$495	\$607	\$703	\$789	\$824
70	\$269	\$389	\$446	\$496	\$320	\$538	\$659	\$762	\$855	\$893
71	\$291	\$419	\$481	\$534	\$346	\$582	\$711	\$822	\$921	\$962
72	\$312	\$449	\$515	\$571	\$371	\$625	\$763	\$881	\$987	\$1,030
73	\$350	\$503	\$576	\$638	\$416	\$701	\$855	\$986	\$1,103	\$1,151
74	\$388	\$557	\$636	\$705	\$461	\$777	\$946	\$1,090	\$1,220	\$1,273
75	\$426	\$611	\$697	\$772	\$505	\$853	\$1,038	\$1,195	\$1,336	\$1,394
76	\$465	\$664	\$758	\$839	\$550	\$929	\$1,129	\$1,299	\$1,453	\$1,516
77	\$503	\$718	\$819	\$906	\$595	\$1,005	\$1,221	\$1,404	\$1,569	\$1,637
78	\$593	\$839	\$952	\$1,059	\$695	\$1,186	\$1,432	\$1,646	\$1,847	\$1,905
79	\$684	\$960	\$1,086	\$1,212	\$796	\$1,368	\$1,643	\$1,889	\$2,124	\$2,172
80	\$774	\$1,081	\$1,219	\$1,364	\$896	\$1,549	\$1,854	\$2,131	\$2,402	\$2,439
81	\$865	\$1,202	\$1,353	\$1,517	\$996	\$1,730	\$2,064	\$2,374	\$2,680	\$2,705
82	\$956	\$1,323	\$1,486	\$1,669	\$1,096	\$1,912	\$2,275	\$2,616	\$2,958	\$2,971
83	\$1,060	\$1,456	\$1,634	\$1,836	\$1,206	\$2,103	\$2,503	\$2,877	\$3,253	\$3,268
84	\$1,164	\$1,590	\$1,783	\$2,003	\$1,315	\$2,294	\$2,730	\$3,139	\$3,549	\$3,565
85	\$1,268	\$1,723	\$1,931	\$2,170	\$1,425	\$2,485	\$2,958	\$3,401	\$3,845	\$3,863
86	\$1,373	\$1,857	\$2,080	\$2,337	\$1,534	\$2,677	\$3,185	\$3,662	\$4,141	\$4,160
87	\$1,477	\$1,990	\$2,228	\$2,504	\$1,644	\$2,868	\$3,413	\$3,924	\$4,436	\$4,457
88	\$1,581	\$2,124	\$2,377	\$2,671	\$1,754	\$3,059	\$3,640	\$4,185	\$4,732	\$4,754
89	\$1,685	\$2,257	\$2,526	\$2,838	\$1,863	\$3,250	\$3,868	\$4,447	\$5,028	\$5,051
90	\$1,789	\$2,391	\$2,674	\$3,005	\$1,973	\$3,441	\$4,095	\$4,708	\$5,324	\$5,348
91	\$1,894	\$2,524	\$2,823	\$3,172	\$2,082	\$3,632	\$4,323	\$4,970	\$5,620	\$5,645
92	\$1,998	\$2,657	\$2,971	\$3,338	\$2,192	\$3,824	\$4,550	\$5,232	\$5,915	\$5,942
93	\$2,102	\$2,791	\$3,120	\$3,505	\$2,302	\$4,015	\$4,778	\$5,493	\$6,211	\$6,240
94	\$2,206	\$2,924	\$3,268	\$3,672	\$2,411	\$4,206	\$5,005	\$5,755	\$6,507	\$6,537
95	\$2,311	\$3,058	\$3,417	\$3,839	\$2,521	\$4,397	\$5,233	\$6,016	\$6,803	\$6,834
96	\$2,415	\$3,191	\$3,565	\$4,006	\$2,630	\$4,588	\$5,460	\$6,278	\$7,098	\$7,131
97	\$2,519	\$3,325	\$3,714	\$4,173	\$2,740	\$4,780	\$5,688	\$6,540	\$7,394	\$7,428
98	\$2,623	\$3,458	\$3,863	\$4,340	\$2,850	\$4,971	\$5,915	\$6,801	\$7,690	\$7,725
99	\$2,727	\$3,592	\$4,011	\$4,507	\$2,959	\$5,162	\$6,143	\$7,063	\$7,986	\$8,022
100	\$2,832	\$3,725	\$4,160	\$4,674	\$3,069	\$5,353	\$6,370	\$7,324	\$8,281	\$8,319

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

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Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$108	\$196	\$254	\$300	\$340	\$375	\$109	\$210	\$258	\$337	\$390	\$507
38	\$108	\$196	\$254	\$300	\$340	\$375	\$109	\$210	\$258	\$337	\$390	\$507
39	\$108	\$196	\$254	\$300	\$340	\$375	\$109	\$210	\$258	\$337	\$390	\$507
40	\$108	\$196	\$254	\$300	\$340	\$375	\$109	\$210	\$258	\$337	\$390	\$507
41	\$108	\$196	\$254	\$300	\$340	\$375	\$109	\$210	\$258	\$337	\$390	\$507
42	\$108	\$196	\$254	\$300	\$340	\$375	\$109	\$210	\$258	\$337	\$390	\$507
43	\$110	\$199	\$258	\$305	\$346	\$381	\$111	\$214	\$262	\$343	\$396	\$516
44	\$112	\$203	\$262	\$310	\$352	\$387	\$112	\$217	\$267	\$348	\$403	\$524
45	\$113	\$206	\$266	\$315	\$357	\$393	\$114	\$221	\$271	\$354	\$409	\$532
46	\$115	\$209	\$270	\$320	\$363	\$400	\$116	\$224	\$275	\$360	\$416	\$541
47	\$117	\$213	\$275	\$325	\$369	\$406	\$118	\$228	\$280	\$365	\$422	\$549
48	\$119	\$218	\$283	\$335	\$379	\$417	\$120	\$232	\$288	\$375	\$433	\$565
49	\$122	\$224	\$291	\$345	\$390	\$428	\$122	\$237	\$295	\$384	\$444	\$581
50	\$124	\$229	\$299	\$354	\$401	\$439	\$125	\$241	\$303	\$394	\$454	\$597
51	\$127	\$235	\$306	\$364	\$411	\$450	\$127	\$246	\$311	\$403	\$465	\$613
52	\$129	\$241	\$314	\$373	\$422	\$461	\$129	\$251	\$319	\$413	\$476	\$628
53	\$131	\$244	\$318	\$378	\$427	\$466	\$131	\$254	\$323	\$418	\$482	\$636
54	\$132	\$247	\$322	\$382	\$432	\$472	\$132	\$257	\$327	\$423	\$487	\$644
55	\$134	\$249	\$326	\$387	\$438	\$478	\$134	\$260	\$330	\$428	\$493	\$652
56	\$135	\$252	\$330	\$391	\$443	\$484	\$136	\$263	\$334	\$433	\$499	\$659
57	\$137	\$255	\$334	\$396	\$448	\$489	\$137	\$266	\$338	\$438	\$505	\$667
58	\$142	\$266	\$348	\$413	\$467	\$509	\$142	\$277	\$353	\$456	\$525	\$695
59	\$147	\$276	\$362	\$429	\$485	\$528	\$147	\$287	\$367	\$474	\$545	\$724
60	\$152	\$287	\$376	\$446	\$504	\$548	\$152	\$297	\$381	\$492	\$566	\$752
61	\$157	\$297	\$390	\$463	\$523	\$567	\$157	\$307	\$395	\$510	\$587	\$780
62	\$162	\$307	\$404	\$480	\$541	\$587	\$162	\$317	\$409	\$527	\$606	\$808
63	\$180	\$341	\$449	\$533	\$601	\$650	\$180	\$351	\$455	\$585	\$672	\$898
64	\$197	\$375	\$494	\$586	\$660	\$714	\$197	\$386	\$500	\$643	\$738	\$989
65	\$214	\$409	\$540	\$640	\$720	\$778	\$214	\$420	\$546	\$701	\$804	\$1,079
66	\$232	\$443	\$585	\$693	\$779	\$841	\$232	\$454	\$591	\$759	\$870	\$1,169
67	\$249	\$477	\$630	\$747	\$839	\$905	\$249	\$489	\$637	\$817	\$936	\$1,260
68	\$274	\$527	\$696	\$824	\$925	\$998	\$274	\$539	\$704	\$901	\$1,033	\$1,392
69	\$300	\$577	\$762	\$902	\$1,012	\$1,090	\$300	\$590	\$770	\$986	\$1,130	\$1,524
70	\$326	\$627	\$828	\$980	\$1,099	\$1,183	\$326	\$641	\$837	\$1,071	\$1,226	\$1,657
71	\$351	\$677	\$895	\$1,058	\$1,186	\$1,276	\$352	\$691	\$904	\$1,155	\$1,323	\$1,789
72	\$377	\$727	\$961	\$1,136	\$1,272	\$1,369	\$377	\$742	\$971	\$1,240	\$1,419	\$1,921
73	\$422	\$816	\$1,077	\$1,273	\$1,425	\$1,533	\$422	\$831	\$1,088	\$1,589	\$1,589	\$2,155
74	\$467	\$904	\$1,194	\$1,410	\$1,577	\$1,697	\$467	\$920	\$1,206	\$1,538	\$1,759	\$2,388
75	\$512	\$992	\$1,311	\$1,547	\$1,730	\$1,861	\$512	\$1,009	\$1,324	\$1,686	\$1,928	\$2,621
76	\$557	\$1,080	\$1,427	\$1,684	\$1,882	\$2,025	\$558	\$1,098	\$1,441	\$1,835	\$2,098	\$2,855
77	\$603	\$1,169	\$1,544	\$1,820	\$2,035	\$2,189	\$603	\$1,188	\$1,559	\$1,984	\$2,268	\$3,088
78	\$714	\$1,386	\$1,824	\$2,128	\$2,386	\$2,568	\$714	\$1,408	\$1,841	\$2,336	\$2,665	\$3,649
79	\$825	\$1,603	\$2,105	\$2,434	\$2,738	\$2,947	\$825	\$1,628	\$2,123	\$2,687	\$3,063	\$4,210
80	\$936	\$1,821	\$2,386	\$2,741	\$3,089	\$3,325	\$937	\$1,849	\$2,405	\$3,039	\$3,461	\$4,772
81	\$1,048	\$2,039	\$2,667	\$3,047	\$3,441	\$3,704	\$1,049	\$2,070	\$2,688	\$3,391	\$3,859	\$5,334
82	\$1,159	\$2,257	\$2,948	\$3,354	\$3,792	\$4,083	\$1,161	\$2,291	\$2,970	\$3,742	\$4,257	\$5,897
83	\$1,276	\$2,482	\$3,243	\$3,689	\$4,171	\$4,491	\$1,277	\$2,520	\$3,267	\$4,117	\$4,683	\$6,486
84	\$1,392	\$2,708	\$3,538	\$4,024	\$4,550	\$4,900	\$1,393	\$2,749	\$3,564	\$4,491	\$5,109	\$7,076
85	\$1,508	\$2,933	\$3,833	\$4,360	\$4,930	\$5,306	\$1,509	\$2,978	\$3,861	\$4,865	\$5,534	\$7,666
86	\$1,625	\$3,159	\$4,128	\$4,695	\$5,309	\$5,716	\$1,625	\$3,207	\$4,158	\$5,239	\$5,960	\$8,256
87	\$1,741	\$3,385	\$4,423	\$5,031	\$5,688	\$6,124	\$1,742	\$3,436	\$4,455	\$5,614	\$6,386	\$8,845
88	\$1,857	\$3,610	\$4,717	\$5,366	\$6,067	\$6,533	\$1,859	\$3,665	\$4,752	\$5,988	\$6,811	\$9,435
89	\$1,974	\$3,836	\$5,012	\$5,701	\$6,446	\$6,941	\$1,976	\$3,894	\$5,049	\$6,362	\$7,237	\$10,025
90	\$2,090	\$4,062	\$5,307	\$6,037	\$6,825	\$7,349	\$2,096	\$4,124	\$5,346	\$6,736	\$7,663	\$10,614
91	\$2,206	\$4,287	\$5,602	\$6,372	\$7,205	\$7,758	\$2,217	\$4,353	\$5,643	\$7,110	\$8,089	\$11,204
92	\$2,323	\$4,513	\$5,897	\$6,707	\$7,584	\$8,166	\$2,339	\$4,582	\$5,940	\$7,485	\$8,514	\$11,794
93	\$2,439	\$4,739	\$6,192	\$7,043	\$7,963	\$8,574	\$2,463	\$4,811	\$6,237	\$7,859	\$8,940	\$12,383
94	\$2,555	\$4,964	\$6,486	\$7,378	\$8,342	\$8,982	\$2,589	\$5,040	\$6,534	\$8,233	\$9,366	\$12,973
95	\$2,672	\$5,190	\$6,781	\$7,713	\$8,721	\$9,391	\$2,716	\$5,269	\$6,831	\$8,607	\$9,791	\$13,563
96	\$2,788	\$5,416	\$7,076	\$8,049	\$9,101	\$9,799	\$2,845	\$5,498	\$7,128	\$8,982	\$10,217	\$14,152
97	\$2,904	\$5,641	\$7,371	\$8,384	\$9,480	\$10,207	\$2,976	\$5,727	\$7,425	\$9,356	\$10,643	\$14,742
98	\$3,021	\$5,867	\$7,666	\$8,720	\$9,859	\$10,616	\$3,108	\$5,956	\$7,722	\$9,730	\$11,069	\$15,332
99	\$3,137	\$6,093	\$7,961	\$9,055	\$10,238	\$11,024	\$3,242	\$6,185	\$8,019	\$10,104	\$11,494	\$15,921
100	\$3,253	\$6,318	\$8,256	\$9,390	\$10,617	\$11,432	\$3,377	\$6,414	\$8,316	\$10,479	\$11,920	\$16,511

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K	\$75K	\$75K	\$75K	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$44	\$63	\$73	\$85	\$59	\$89	\$106	\$122	\$139	\$147
38	\$44	\$63	\$73	\$85	\$59	\$89	\$106	\$122	\$139	\$147
39	\$44	\$63	\$73	\$85	\$59	\$89	\$106	\$122	\$139	\$147
40	\$44	\$63	\$73	\$85	\$59	\$89	\$106	\$122	\$139	\$147
41	\$44	\$63	\$73	\$85	\$59	\$89	\$106	\$122	\$139	\$147
42	\$44	\$63	\$73	\$85	\$59	\$89	\$106	\$122	\$139	\$147
43	\$45	\$64	\$75	\$86	\$60	\$90	\$108	\$125	\$141	\$149
44	\$45	\$65	\$76	\$88	\$61	\$92	\$110	\$127	\$143	\$152
45	\$46	\$66	\$77	\$89	\$62	\$93	\$111	\$129	\$146	\$154
46	\$47	\$67	\$78	\$90	\$63	\$95	\$113	\$131	\$148	\$157
47	\$48	\$68	\$80	\$92	\$64	\$96	\$115	\$133	\$150	\$159
48	\$49	\$70	\$82	\$94	\$65	\$99	\$118	\$136	\$155	\$163
49	\$51	\$72	\$84	\$96	\$67	\$102	\$122	\$140	\$159	\$167
50	\$52	\$73	\$86	\$98	\$69	\$104	\$125	\$144	\$163	\$171
51	\$54	\$75	\$87	\$100	\$70	\$107	\$128	\$148	\$167	\$175
52	\$55	\$77	\$89	\$102	\$72	\$110	\$132	\$151	\$171	\$179
53	\$56	\$78	\$91	\$103	\$73	\$111	\$133	\$153	\$174	\$181
54	\$57	\$79	\$92	\$104	\$74	\$113	\$135	\$155	\$176	\$183
55	\$57	\$80	\$93	\$105	\$74	\$114	\$137	\$157	\$178	\$186
56	\$58	\$81	\$94	\$107	\$75	\$115	\$138	\$159	\$180	\$188
57	\$59	\$82	\$95	\$108	\$76	\$117	\$140	\$161	\$182	\$190
58	\$61	\$85	\$99	\$112	\$79	\$122	\$146	\$167	\$189	\$197
59	\$64	\$89	\$102	\$115	\$82	\$127	\$151	\$174	\$196	\$204
60	\$66	\$92	\$106	\$119	\$85	\$132	\$157	\$180	\$204	\$211
61	\$69	\$95	\$109	\$123	\$88	\$137	\$163	\$187	\$211	\$219
62	\$71	\$98	\$113	\$127	\$91	\$142	\$169	\$193	\$218	\$226
63	\$79	\$109	\$125	\$140	\$101	\$158	\$187	\$214	\$241	\$249
64	\$87	\$120	\$136	\$153	\$111	\$173	\$206	\$235	\$265	\$273
65	\$95	\$130	\$148	\$166	\$121	\$189	\$225	\$256	\$288	\$296
66	\$103	\$141	\$160	\$179	\$131	\$205	\$243	\$277	\$311	\$320
67	\$111	\$152	\$172	\$192	\$141	\$221	\$262	\$298	\$335	\$344
68	\$122	\$167	\$189	\$210	\$156	\$244	\$289	\$328	\$368	\$378
69	\$134	\$183	\$206	\$229	\$171	\$267	\$316	\$358	\$402	\$412
70	\$145	\$198	\$223	\$248	\$186	\$291	\$343	\$389	\$446	\$456
71	\$157	\$214	\$240	\$267	\$200	\$314	\$370	\$419	\$470	\$481
72	\$169	\$229	\$258	\$286	\$215	\$337	\$397	\$449	\$503	\$515
73	\$189	\$257	\$288	\$319	\$241	\$378	\$445	\$503	\$563	\$576
74	\$210	\$284	\$318	\$353	\$267	\$420	\$492	\$556	\$622	\$636
75	\$230	\$311	\$349	\$386	\$293	\$461	\$540	\$609	\$681	\$697
76	\$251	\$339	\$379	\$420	\$319	\$502	\$587	\$663	\$741	\$758
77	\$271	\$366	\$409	\$453	\$345	\$543	\$635	\$716	\$800	\$819
78	\$320	\$428	\$476	\$529	\$403	\$641	\$745	\$840	\$931	\$952
79	\$369	\$490	\$543	\$606	\$461	\$738	\$854	\$963	\$1,062	\$1,086
80	\$418	\$551	\$610	\$682	\$520	\$836	\$964	\$1,087	\$1,192	\$1,219
81	\$467	\$613	\$676	\$758	\$578	\$934	\$1,073	\$1,210	\$1,322	\$1,353
82	\$516	\$675	\$743	\$835	\$636	\$1,032	\$1,183	\$1,334	\$1,452	\$1,486
83	\$572	\$743	\$817	\$918	\$699	\$1,136	\$1,301	\$1,467	\$1,597	\$1,634
84	\$629	\$811	\$891	\$1,002	\$763	\$1,239	\$1,420	\$1,601	\$1,743	\$1,783
85	\$685	\$879	\$966	\$1,085	\$826	\$1,342	\$1,538	\$1,734	\$1,888	\$1,931
86	\$741	\$947	\$1,040	\$1,168	\$890	\$1,445	\$1,656	\$1,868	\$2,033	\$2,080
87	\$797	\$1,015	\$1,114	\$1,252	\$954	\$1,549	\$1,775	\$2,001	\$2,178	\$2,228
88	\$854	\$1,083	\$1,188	\$1,335	\$1,017	\$1,652	\$1,893	\$2,135	\$2,323	\$2,377
89	\$910	\$1,151	\$1,263	\$1,419	\$1,081	\$1,755	\$2,011	\$2,268	\$2,469	\$2,526
90	\$966	\$1,219	\$1,337	\$1,502	\$1,144	\$1,858	\$2,130	\$2,401	\$2,614	\$2,674
91	\$1,023	\$1,287	\$1,411	\$1,586	\$1,208	\$1,962	\$2,248	\$2,535	\$2,759	\$2,823
92	\$1,079	\$1,355	\$1,486	\$1,669	\$1,271	\$2,065	\$2,366	\$2,668	\$2,904	\$2,971
93	\$1,135	\$1,423	\$1,560	\$1,753	\$1,335	\$2,168	\$2,484	\$2,802	\$3,049	\$3,120
94	\$1,191	\$1,491	\$1,634	\$1,836	\$1,399	\$2,271	\$2,603	\$2,935	\$3,195	\$3,268
95	\$1,248	\$1,559	\$1,708	\$1,920	\$1,462	\$2,375	\$2,721	\$3,068	\$3,340	\$3,417
96	\$1,304	\$1,628	\$1,783	\$2,003	\$1,526	\$2,478	\$2,839	\$3,202	\$3,485	\$3,565
97	\$1,360	\$1,696	\$1,857	\$2,087	\$1,589	\$2,581	\$2,958	\$3,335	\$3,630	\$3,714
98	\$1,417	\$1,764	\$1,931	\$2,170	\$1,653	\$2,684	\$3,076	\$3,469	\$3,775	\$3,863
99	\$1,473	\$1,832	\$2,006	\$2,253	\$1,716	\$2,787	\$3,194	\$3,602	\$3,921	\$4,011
100	\$1,529	\$1,900	\$2,080	\$2,337	\$1,780	\$2,891	\$3,313	\$3,735	\$4,066	\$4,160

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K 180 days \$50	\$250K 180 days \$100	\$250K 180 days \$150	\$250K 180 days \$200	\$250K 180 days \$250	\$250K 180 days \$300	\$500K 180 days \$50	\$500K 180 days \$100	\$500K 180 days \$150	\$500K 180 days \$200	\$500K 180 days \$250	\$500K 180 days \$300
37	\$70	\$112	\$137	\$159	\$177	\$191	\$87	\$137	\$152	\$192	\$214	\$274
38	\$70	\$112	\$137	\$159	\$177	\$191	\$87	\$137	\$152	\$192	\$214	\$274
39	\$70	\$112	\$137	\$159	\$177	\$191	\$87	\$137	\$152	\$192	\$214	\$274
40	\$70	\$112	\$137	\$159	\$177	\$191	\$87	\$137	\$152	\$192	\$214	\$274
41	\$70	\$112	\$137	\$159	\$177	\$191	\$87	\$137	\$152	\$192	\$214	\$274
42	\$70	\$112	\$137	\$159	\$177	\$191	\$87	\$137	\$152	\$192	\$214	\$274
43	\$71	\$114	\$139	\$162	\$180	\$194	\$88	\$139	\$155	\$195	\$218	\$278
44	\$73	\$116	\$141	\$164	\$183	\$197	\$90	\$141	\$157	\$199	\$222	\$283
45	\$74	\$117	\$144	\$167	\$186	\$201	\$91	\$143	\$160	\$202	\$225	\$288
46	\$75	\$119	\$146	\$170	\$189	\$204	\$93	\$146	\$162	\$205	\$229	\$292
47	\$76	\$121	\$148	\$172	\$192	\$207	\$94	\$148	\$165	\$208	\$232	\$297
48	\$78	\$124	\$153	\$178	\$197	\$213	\$96	\$151	\$170	\$214	\$238	\$305
49	\$79	\$128	\$157	\$183	\$203	\$218	\$98	\$154	\$174	\$219	\$244	\$314
50	\$81	\$131	\$161	\$188	\$208	\$224	\$100	\$157	\$179	\$225	\$250	\$322
51	\$82	\$134	\$165	\$193	\$214	\$229	\$102	\$160	\$183	\$230	\$256	\$331
52	\$84	\$137	\$170	\$198	\$219	\$235	\$103	\$163	\$188	\$235	\$262	\$339
53	\$85	\$139	\$172	\$200	\$222	\$238	\$105	\$165	\$190	\$238	\$265	\$344
54	\$86	\$141	\$174	\$203	\$225	\$241	\$106	\$167	\$193	\$241	\$268	\$348
55	\$87	\$142	\$176	\$205	\$228	\$244	\$107	\$169	\$195	\$244	\$271	\$352
56	\$88	\$144	\$178	\$207	\$230	\$247	\$108	\$171	\$197	\$247	\$275	\$356
57	\$89	\$146	\$180	\$210	\$233	\$249	\$110	\$173	\$200	\$250	\$278	\$360
58	\$92	\$152	\$188	\$219	\$243	\$259	\$114	\$180	\$208	\$260	\$289	\$376
59	\$96	\$157	\$195	\$228	\$252	\$269	\$118	\$186	\$216	\$270	\$300	\$391
60	\$99	\$163	\$203	\$236	\$262	\$279	\$122	\$193	\$225	\$280	\$311	\$406
61	\$102	\$169	\$211	\$245	\$272	\$289	\$126	\$200	\$233	\$290	\$322	\$421
62	\$105	\$175	\$218	\$254	\$281	\$299	\$130	\$206	\$241	\$301	\$333	\$436
63	\$117	\$195	\$243	\$282	\$312	\$332	\$144	\$228	\$268	\$334	\$370	\$485
64	\$128	\$214	\$267	\$311	\$343	\$364	\$158	\$251	\$295	\$366	\$406	\$534
65	\$139	\$233	\$291	\$339	\$374	\$397	\$172	\$273	\$322	\$399	\$442	\$583
66	\$150	\$253	\$316	\$367	\$405	\$429	\$185	\$295	\$349	\$432	\$479	\$631
67	\$162	\$272	\$340	\$396	\$436	\$461	\$199	\$318	\$376	\$465	\$515	\$680
68	\$178	\$301	\$376	\$437	\$481	\$509	\$220	\$351	\$415	\$508	\$568	\$752
69	\$195	\$329	\$412	\$478	\$526	\$556	\$240	\$384	\$454	\$562	\$621	\$823
70	\$212	\$358	\$447	\$519	\$571	\$603	\$261	\$416	\$494	\$610	\$674	\$895
71	\$228	\$386	\$483	\$561	\$616	\$651	\$281	\$449	\$533	\$659	\$728	\$966
72	\$245	\$415	\$519	\$602	\$662	\$699	\$302	\$482	\$573	\$707	\$781	\$1,038
73	\$274	\$465	\$582	\$675	\$741	\$782	\$338	\$540	\$642	\$792	\$874	\$1,164
74	\$304	\$515	\$645	\$747	\$820	\$865	\$374	\$598	\$712	\$876	\$967	\$1,290
75	\$333	\$566	\$708	\$820	\$900	\$949	\$410	\$656	\$781	\$961	\$1,061	\$1,416
76	\$362	\$616	\$771	\$892	\$979	\$1,033	\$446	\$714	\$850	\$1,046	\$1,154	\$1,541
77	\$392	\$666	\$834	\$965	\$1,058	\$1,116	\$482	\$772	\$920	\$1,131	\$1,247	\$1,667
78	\$464	\$790	\$985	\$1,128	\$1,241	\$1,309	\$571	\$915	\$1,086	\$1,331	\$1,466	\$1,970
79	\$536	\$914	\$1,137	\$1,290	\$1,424	\$1,503	\$660	\$1,058	\$1,253	\$1,532	\$1,685	\$2,274
80	\$609	\$1,038	\$1,288	\$1,453	\$1,606	\$1,696	\$750	\$1,202	\$1,419	\$1,732	\$1,904	\$2,577
81	\$681	\$1,162	\$1,440	\$1,615	\$1,789	\$1,889	\$839	\$1,345	\$1,586	\$1,933	\$2,123	\$2,881
82	\$753	\$1,286	\$1,592	\$1,777	\$1,972	\$2,082	\$928	\$1,489	\$1,752	\$2,133	\$2,341	\$3,184
83	\$829	\$1,415	\$1,751	\$1,955	\$2,169	\$2,291	\$1,021	\$1,638	\$1,928	\$2,346	\$2,576	\$3,503
84	\$905	\$1,543	\$1,911	\$2,133	\$2,366	\$2,499	\$1,114	\$1,787	\$2,103	\$2,560	\$2,810	\$3,821
85	\$980	\$1,672	\$2,070	\$2,311	\$2,563	\$2,707	\$1,207	\$1,936	\$2,278	\$2,773	\$3,044	\$4,140
86	\$1,056	\$1,801	\$2,229	\$2,488	\$2,761	\$2,915	\$1,300	\$2,085	\$2,453	\$2,986	\$3,278	\$4,458
87	\$1,132	\$1,929	\$2,388	\$2,666	\$2,958	\$3,123	\$1,393	\$2,234	\$2,629	\$3,200	\$3,512	\$4,776
88	\$1,207	\$2,058	\$2,547	\$2,844	\$3,155	\$3,332	\$1,486	\$2,382	\$2,804	\$3,413	\$3,746	\$5,095
89	\$1,283	\$2,187	\$2,707	\$3,022	\$3,352	\$3,540	\$1,579	\$2,531	\$2,979	\$3,626	\$3,980	\$5,413
90	\$1,358	\$2,315	\$2,866	\$3,199	\$3,549	\$3,748	\$1,672	\$2,680	\$3,154	\$3,840	\$4,215	\$5,732
91	\$1,434	\$2,444	\$3,025	\$3,377	\$3,746	\$3,956	\$1,765	\$2,829	\$3,330	\$4,053	\$4,449	\$6,050
92	\$1,510	\$2,572	\$3,184	\$3,555	\$3,944	\$4,165	\$1,858	\$2,978	\$3,505	\$4,266	\$4,683	\$6,369
93	\$1,585	\$2,701	\$3,343	\$3,733	\$4,141	\$4,373	\$1,951	\$3,127	\$3,680	\$4,480	\$4,917	\$6,687
94	\$1,661	\$2,830	\$3,503	\$3,910	\$4,338	\$4,581	\$2,044	\$3,276	\$3,855	\$4,693	\$5,151	\$7,005
95	\$1,737	\$2,958	\$3,662	\$4,088	\$4,535	\$4,789	\$2,137	\$3,425	\$4,031	\$4,906	\$5,385	\$7,324
96	\$1,812	\$3,087	\$3,821	\$4,266	\$4,732	\$4,996	\$2,230	\$3,574	\$4,206	\$5,120	\$5,619	\$7,642
97	\$1,888	\$3,216	\$3,980	\$4,444	\$4,930	\$5,206	\$2,323	\$3,723	\$4,381	\$5,333	\$5,854	\$7,961
98	\$1,963	\$3,344	\$4,140	\$4,621	\$5,127	\$5,414	\$2,416	\$3,872	\$4,556	\$5,546	\$6,088	\$8,279
99	\$2,039	\$3,473	\$4,299	\$4,799	\$5,324	\$5,622	\$2,509	\$4,020	\$4,731	\$5,759	\$6,322	\$8,598
100	\$2,115	\$3,601	\$4,458	\$4,977	\$5,521	\$5,830	\$2,602	\$4,169	\$4,907	\$5,973	\$6,556	\$8,916

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

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RIDERS: Policy Form 460

Issue Age	Shortened Benefit Period NBR	Inflation Guard IG-R	Guaranteed Purchase Option GPO-R	Limited Pay Riders - No IG-R			Limited Pay Riders - With IG-R		
				Single Pay	5 Pay	10 Pay	Single Pay	5 Pay	10 Pay
				37-42	1.15	2.40	1.05	28.90	6.29
43	1.15	2.40	1.05	28.28	6.16	3.12	173.84	30.54	15.37
44	1.15	2.40	1.05	27.65	6.03	3.05	164.43	28.92	14.57
45	1.15	2.40	1.05	27.03	5.89	2.99	155.03	27.31	13.76
46	1.15	2.40	1.05	26.40	5.76	2.92	145.63	25.69	12.96
47	1.15	2.40	1.05	25.78	5.62	2.85	136.23	24.08	12.16
48	1.15	2.40	1.05	25.17	5.50	2.79	129.01	22.84	11.54
49	1.15	2.40	1.05	24.57	5.37	2.73	121.80	21.60	10.93
50	1.15	2.40	1.05	23.96	5.24	2.66	114.59	20.36	10.31
51	1.15	2.40	1.05	23.36	5.11	2.60	107.37	19.12	9.69
52	1.15	2.40	1.05	22.75	4.98	2.54	100.16	17.88	9.08
53	1.15	2.36	1.05	22.55	4.92	2.50	96.07	17.15	8.67
54	1.15	2.32	1.05	22.34	4.87	2.46	91.98	16.41	8.26
55	1.15	2.28	1.05	22.13	4.82	2.42	87.90	15.68	7.85
56	1.15	2.24	1.05	21.92	4.76	2.38	83.81	14.95	7.44
57	1.15	2.20	1.05	21.72	4.71	2.35	79.72	14.22	7.04
58	1.15	2.12	1.05	20.99	4.56	2.28	74.93	13.40	6.65
59	1.15	2.04	1.05	20.27	4.41	2.21	70.13	12.58	6.26
60	1.14	1.96	1.05	19.55	4.25	2.14	65.34	11.76	5.87
61	1.14	1.88	1.05	18.82	4.10	2.07	60.54	10.94	5.49
62	1.14	1.80	1.05	18.10	3.95	2.01	55.75	10.12	5.10
63	1.14	1.79	1.05	17.63	3.86	1.96	52.75	9.62	4.83
64	1.14	1.78	1.05	17.16	3.77	1.91	49.76	9.12	4.57
65	1.13	1.77	1.05	16.69	3.68	1.86	46.76	8.62	4.30
66	1.13	1.76	1.05	16.23	3.59	1.80	43.77	8.12	4.03
67	1.13	1.75	1.05	15.76	3.50	1.75	40.77	7.61	3.77
68	1.13	1.74	1.05	15.03	3.36	1.70	37.92	7.12	3.56
69	1.13	1.73	1.05	14.30	3.21	1.64	35.07	6.62	3.34
70	1.12	1.72	1.05	13.57	3.06	1.59	32.22	6.13	3.13
71	1.12	1.71	1.05	12.84	2.91	1.53	29.37	5.63	2.92
72	1.12	1.70	1.05	12.10	2.77	1.48	26.52	5.14	2.71
73	1.11	1.67	1.05	11.51	2.65	1.44	24.68	4.82	2.58
74	1.11	1.64	1.05	10.91	2.54	1.41	22.84	4.51	2.45
75	1.10	1.61	1.05	10.31	2.42	1.37	20.99	4.19	2.33
76	1.10	1.58	1.05	9.72	2.31	1.33	19.15	3.87	2.20
77	1.09	1.55	1.05	9.12	2.20	1.30	17.31	3.56	2.07
78	1.08	1.51	1.05	8.64	2.11	1.28	16.13	3.36	2.00
79	1.08	1.47	1.05	8.16	2.03	1.26	14.94	3.16	1.92
80	1.07	1.43	1.05	7.68	1.94	1.24	13.75	2.96	1.85
81	1.07	1.39	1.05	7.20	1.86	1.21	12.57	2.76	1.78
82	1.06	1.35	1.05	6.72	1.77	1.19	11.38	2.56	1.70
83	1.06	1.35	1.05	6.24	1.69	1.17	10.19	2.37	1.63
84	1.06	1.35	1.05	5.76	1.60	1.15	9.01	2.17	1.56
85	1.05	1.35	1.05	5.28	1.52	1.13	7.82	1.97	1.48
86	1.05	1.35	1.05	4.80	1.43	1.11	6.63	1.77	1.41
87	1.05	1.35	1.05	4.32	1.35	1.09	5.45	1.57	1.34
88-100	1.05	1.35	1.05	NA	NA	NA	NA	NA	NA

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 • Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K	\$75K	\$75K	\$75K	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k
	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300
37	\$296	\$445	\$531	\$613	\$368	\$595	\$738	\$867	\$965	\$1,061
38	\$296	\$445	\$531	\$613	\$368	\$595	\$738	\$867	\$965	\$1,061
39	\$296	\$445	\$531	\$613	\$368	\$595	\$738	\$867	\$965	\$1,061
40	\$296	\$445	\$531	\$613	\$368	\$595	\$738	\$867	\$965	\$1,061
41	\$296	\$445	\$531	\$613	\$368	\$595	\$738	\$867	\$965	\$1,061
42	\$296	\$445	\$531	\$613	\$368	\$595	\$738	\$867	\$965	\$1,061
43	\$301	\$453	\$540	\$622	\$375	\$606	\$749	\$881	\$981	\$1,079
44	\$306	\$460	\$548	\$632	\$381	\$616	\$762	\$896	\$997	\$1,097
45	\$310	\$468	\$558	\$643	\$388	\$626	\$775	\$910	\$1,013	\$1,114
46	\$315	\$476	\$566	\$653	\$394	\$635	\$786	\$925	\$1,029	\$1,132
47	\$320	\$482	\$576	\$662	\$399	\$645	\$799	\$939	\$1,045	\$1,150
48	\$339	\$510	\$606	\$696	\$421	\$683	\$846	\$994	\$1,103	\$1,212
49	\$360	\$537	\$637	\$728	\$442	\$720	\$892	\$1,048	\$1,161	\$1,274
50	\$379	\$563	\$667	\$762	\$463	\$757	\$939	\$1,101	\$1,219	\$1,336
51	\$399	\$590	\$699	\$796	\$484	\$794	\$986	\$1,156	\$1,277	\$1,397
52	\$418	\$617	\$730	\$828	\$505	\$833	\$1,034	\$1,211	\$1,335	\$1,460
53	\$423	\$626	\$738	\$838	\$511	\$843	\$1,047	\$1,225	\$1,352	\$1,478
54	\$428	\$632	\$748	\$849	\$518	\$852	\$1,058	\$1,241	\$1,368	\$1,495
55	\$434	\$640	\$757	\$859	\$524	\$863	\$1,071	\$1,256	\$1,384	\$1,513
56	\$439	\$648	\$765	\$868	\$529	\$873	\$1,084	\$1,270	\$1,401	\$1,531
57	\$444	\$656	\$775	\$880	\$535	\$883	\$1,097	\$1,285	\$1,417	\$1,549
58	\$468	\$690	\$814	\$921	\$564	\$933	\$1,158	\$1,354	\$1,491	\$1,627
59	\$492	\$725	\$854	\$963	\$593	\$982	\$1,217	\$1,423	\$1,565	\$1,706
60	\$516	\$761	\$892	\$1,005	\$621	\$1,031	\$1,277	\$1,492	\$1,639	\$1,785
61	\$540	\$796	\$933	\$1,048	\$650	\$1,081	\$1,338	\$1,561	\$1,713	\$1,864
62	\$566	\$831	\$971	\$1,090	\$677	\$1,129	\$1,397	\$1,631	\$1,786	\$1,942
63	\$632	\$926	\$1,081	\$1,209	\$757	\$1,264	\$1,561	\$1,819	\$1,989	\$2,161
64	\$699	\$1,023	\$1,190	\$1,330	\$836	\$1,399	\$1,725	\$2,008	\$2,193	\$2,378
65	\$767	\$1,119	\$1,298	\$1,450	\$915	\$1,534	\$1,889	\$2,197	\$2,396	\$2,595
66	\$835	\$1,216	\$1,407	\$1,569	\$995	\$1,669	\$2,053	\$2,386	\$2,600	\$2,814
67	\$902	\$1,312	\$1,515	\$1,690	\$1,074	\$1,803	\$2,217	\$2,574	\$2,803	\$3,031
68	\$999	\$1,449	\$1,669	\$1,859	\$1,188	\$1,997	\$2,452	\$2,841	\$3,091	\$3,338
69	\$1,097	\$1,585	\$1,823	\$2,028	\$1,302	\$2,190	\$2,685	\$3,108	\$3,378	\$3,647
70	\$1,193	\$1,721	\$1,978	\$2,197	\$1,417	\$2,385	\$2,920	\$3,375	\$3,665	\$3,954
71	\$1,290	\$1,857	\$2,131	\$2,365	\$1,532	\$2,579	\$3,153	\$3,642	\$3,952	\$4,263
72	\$1,386	\$1,994	\$2,285	\$2,534	\$1,647	\$2,772	\$3,388	\$3,909	\$4,240	\$4,570
73	\$1,560	\$2,240	\$2,563	\$2,840	\$1,851	\$3,120	\$3,805	\$4,387	\$4,755	\$5,125
74	\$1,733	\$2,484	\$2,840	\$3,145	\$2,055	\$3,465	\$4,223	\$4,863	\$5,271	\$5,679
75	\$1,907	\$2,730	\$3,116	\$3,451	\$2,259	\$3,813	\$4,639	\$5,340	\$5,786	\$6,233
76	\$2,079	\$2,975	\$3,394	\$3,756	\$2,463	\$4,160	\$5,057	\$5,816	\$6,302	\$6,787
77	\$2,253	\$3,219	\$3,671	\$4,062	\$2,666	\$4,506	\$5,474	\$6,292	\$6,818	\$7,342
78	\$2,607	\$3,690	\$4,187	\$4,700	\$3,100	\$5,215	\$6,295	\$7,283	\$7,828	\$8,374
79	\$2,962	\$4,160	\$4,705	\$5,339	\$3,533	\$5,922	\$7,115	\$8,272	\$8,839	\$9,408
80	\$3,316	\$4,629	\$5,221	\$5,977	\$3,967	\$6,631	\$7,937	\$9,260	\$9,851	\$10,442
81	\$3,669	\$5,099	\$5,737	\$6,617	\$4,399	\$7,341	\$8,757	\$10,249	\$10,862	\$11,475
82	\$4,023	\$5,570	\$6,255	\$7,255	\$4,832	\$8,048	\$9,579	\$11,238	\$11,873	\$12,509
83	\$4,462	\$6,131	\$6,881	\$7,981	\$5,359	\$8,860	\$10,622	\$12,464	\$13,071	\$13,760
84	\$4,901	\$6,694	\$7,506	\$8,706	\$5,887	\$9,672	\$11,668	\$13,689	\$14,269	\$15,011
85	\$5,340	\$7,255	\$8,132	\$9,433	\$6,413	\$10,484	\$12,711	\$14,914	\$15,467	\$16,262
86	\$5,779	\$7,818	\$8,757	\$10,158	\$6,940	\$11,296	\$13,755	\$16,139	\$16,665	\$17,513
87	\$6,217	\$8,379	\$9,383	\$10,883	\$7,468	\$12,108	\$14,800	\$17,365	\$17,863	\$18,764
88	\$6,656	\$8,940	\$10,008	\$11,608	\$7,993	\$12,920	\$15,844	\$18,590	\$19,061	\$20,015
89	\$7,094	\$9,503	\$10,634	\$12,335	\$8,521	\$13,732	\$16,887	\$19,815	\$20,259	\$21,266
90	\$7,533	\$10,064	\$11,259	\$13,060	\$9,048	\$14,546	\$17,932	\$21,041	\$21,457	\$22,517
91	\$7,972	\$10,627	\$11,885	\$13,785	\$9,574	\$15,358	\$18,976	\$22,266	\$22,655	\$23,769
92	\$8,410	\$11,188	\$12,510	\$14,512	\$10,101	\$16,170	\$20,021	\$23,491	\$23,853	\$25,020
93	\$8,849	\$11,751	\$13,136	\$15,237	\$10,629	\$16,982	\$21,065	\$24,717	\$25,051	\$26,272
94	\$9,288	\$12,312	\$13,761	\$15,963	\$11,155	\$17,794	\$22,108	\$25,942	\$26,249	\$27,523
95	\$9,727	\$12,875	\$14,387	\$16,689	\$11,682	\$18,606	\$23,154	\$27,167	\$27,447	\$28,774
96	\$10,166	\$13,436	\$15,012	\$17,415	\$12,208	\$19,418	\$24,197	\$28,391	\$28,645	\$30,025
97	\$10,603	\$13,999	\$15,638	\$18,140	\$12,735	\$20,230	\$25,242	\$29,616	\$29,843	\$31,276
98	\$11,042	\$14,560	\$16,263	\$18,867	\$13,263	\$21,042	\$26,286	\$30,841	\$31,041	\$32,527
99	\$11,481	\$15,123	\$16,889	\$19,592	\$13,789	\$21,854	\$27,330	\$32,067	\$32,239	\$33,778
100	\$11,920	\$15,684	\$17,514	\$20,317	\$14,316	\$22,666	\$28,375	\$33,292	\$33,437	\$35,029

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CENTINENTAL GENERAL INSURANCE COMPANY

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Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300
37	\$392	\$709	\$917	\$1,085	\$1,229	\$1,402	\$399	\$761	\$933	\$1,418	\$1,605	\$1,832
38	\$392	\$709	\$917	\$1,085	\$1,229	\$1,402	\$399	\$761	\$933	\$1,418	\$1,605	\$1,832
39	\$392	\$709	\$917	\$1,085	\$1,229	\$1,402	\$399	\$761	\$933	\$1,418	\$1,605	\$1,832
40	\$392	\$709	\$917	\$1,085	\$1,229	\$1,402	\$399	\$761	\$933	\$1,418	\$1,605	\$1,832
41	\$392	\$709	\$917	\$1,085	\$1,229	\$1,402	\$399	\$761	\$933	\$1,418	\$1,605	\$1,832
42	\$392	\$709	\$917	\$1,085	\$1,229	\$1,402	\$399	\$761	\$933	\$1,418	\$1,605	\$2,616
43	\$400	\$720	\$931	\$1,105	\$1,249	\$1,426	\$405	\$772	\$949	\$1,442	\$1,632	\$2,491
44	\$407	\$733	\$947	\$1,122	\$1,270	\$1,449	\$412	\$785	\$963	\$1,465	\$1,659	\$2,364
45	\$413	\$745	\$962	\$1,140	\$1,291	\$1,473	\$420	\$798	\$979	\$1,489	\$1,685	\$2,237
46	\$420	\$756	\$976	\$1,158	\$1,311	\$1,495	\$426	\$810	\$995	\$1,513	\$1,713	\$2,111
47	\$426	\$769	\$992	\$1,177	\$1,331	\$1,520	\$433	\$823	\$1,010	\$1,537	\$1,738	\$1,984
48	\$445	\$810	\$1,050	\$1,246	\$1,410	\$1,613	\$452	\$863	\$1,068	\$1,622	\$1,836	\$2,100
49	\$466	\$854	\$1,108	\$1,315	\$1,487	\$1,706	\$471	\$904	\$1,126	\$1,708	\$1,933	\$2,216
50	\$486	\$897	\$1,166	\$1,384	\$1,566	\$1,799	\$490	\$944	\$1,183	\$1,793	\$2,029	\$2,332
51	\$507	\$939	\$1,224	\$1,454	\$1,643	\$1,894	\$510	\$984	\$1,241	\$1,878	\$2,126	\$2,447
52	\$526	\$982	\$1,282	\$1,523	\$1,722	\$1,987	\$529	\$1,024	\$1,299	\$1,963	\$2,222	\$2,663
53	\$532	\$994	\$1,298	\$1,540	\$1,743	\$2,012	\$535	\$1,037	\$1,315	\$1,989	\$2,250	\$2,595
54	\$540	\$1,007	\$1,314	\$1,560	\$1,764	\$2,036	\$542	\$1,050	\$1,331	\$2,013	\$2,277	\$2,627
55	\$547	\$1,018	\$1,330	\$1,579	\$1,786	\$2,060	\$548	\$1,063	\$1,348	\$2,037	\$2,304	\$2,658
56	\$553	\$1,031	\$1,344	\$1,597	\$1,807	\$2,086	\$556	\$1,076	\$1,364	\$2,061	\$2,332	\$2,690
57	\$560	\$1,042	\$1,360	\$1,616	\$1,828	\$2,110	\$563	\$1,087	\$1,380	\$2,086	\$2,359	\$2,722
58	\$587	\$1,098	\$1,436	\$1,706	\$1,928	\$2,230	\$590	\$1,143	\$1,455	\$2,197	\$2,484	\$2,872
59	\$614	\$1,155	\$1,512	\$1,795	\$2,029	\$2,351	\$617	\$1,198	\$1,532	\$2,309	\$2,610	\$3,023
60	\$642	\$1,211	\$1,587	\$1,885	\$2,129	\$2,470	\$645	\$1,254	\$1,608	\$2,422	\$2,735	\$3,174
61	\$669	\$1,267	\$1,663	\$1,973	\$2,229	\$2,590	\$672	\$1,309	\$1,684	\$2,533	\$2,861	\$3,325
62	\$698	\$1,322	\$1,738	\$2,063	\$2,328	\$2,711	\$699	\$1,364	\$1,759	\$2,645	\$2,986	\$3,475
63	\$777	\$1,478	\$1,946	\$2,309	\$2,602	\$3,038	\$780	\$1,523	\$1,968	\$2,957	\$3,333	\$3,891
64	\$857	\$1,635	\$2,153	\$2,554	\$2,877	\$3,364	\$860	\$1,680	\$2,177	\$3,269	\$3,681	\$4,306
65	\$937	\$1,791	\$2,361	\$2,800	\$3,150	\$3,690	\$939	\$1,838	\$2,388	\$3,581	\$4,030	\$4,721
66	\$1,016	\$1,947	\$2,568	\$3,046	\$3,423	\$4,017	\$1,019	\$1,996	\$2,597	\$3,895	\$4,377	\$5,136
67	\$1,097	\$2,103	\$2,775	\$3,290	\$3,697	\$4,343	\$1,100	\$2,153	\$2,806	\$4,207	\$4,726	\$5,551
68	\$1,212	\$2,328	\$3,073	\$3,641	\$4,086	\$4,805	\$1,216	\$2,381	\$3,107	\$4,657	\$5,226	\$6,147
69	\$1,328	\$2,554	\$3,370	\$3,991	\$4,477	\$5,268	\$1,330	\$2,610	\$3,407	\$5,107	\$5,728	\$6,742
70	\$1,442	\$2,779	\$3,668	\$4,340	\$4,866	\$5,731	\$1,446	\$2,837	\$3,708	\$5,557	\$6,229	\$7,337
71	\$1,558	\$3,004	\$3,965	\$4,691	\$5,257	\$6,194	\$1,561	\$3,065	\$4,007	\$6,007	\$6,731	\$7,932
72	\$1,674	\$3,229	\$4,263	\$5,039	\$5,646	\$6,656	\$1,677	\$3,293	\$4,308	\$6,456	\$7,233	\$8,527
73	\$1,880	\$3,631	\$4,795	\$5,665	\$6,342	\$7,480	\$1,881	\$3,698	\$4,845	\$7,262	\$8,128	\$9,590
74	\$2,086	\$4,033	\$5,327	\$6,289	\$7,037	\$8,305	\$2,087	\$4,105	\$5,380	\$8,066	\$9,026	\$10,653
75	\$2,290	\$4,435	\$5,858	\$6,913	\$7,733	\$9,130	\$2,293	\$4,512	\$5,917	\$8,871	\$9,923	\$11,717
76	\$2,496	\$4,838	\$6,390	\$7,537	\$8,428	\$9,955	\$2,497	\$4,917	\$6,453	\$9,675	\$10,819	\$12,780
77	\$2,701	\$5,240	\$6,921	\$8,162	\$9,124	\$10,780	\$2,703	\$5,324	\$6,990	\$10,481	\$11,716	\$13,843
78	\$3,137	\$6,093	\$8,019	\$9,354	\$10,491	\$12,491	\$3,140	\$6,180	\$8,093	\$12,010	\$13,472	\$16,040
79	\$3,573	\$6,945	\$9,117	\$10,545	\$11,859	\$14,202	\$3,576	\$7,035	\$9,196	\$13,541	\$15,229	\$18,236
80	\$4,009	\$7,796	\$10,216	\$11,737	\$13,227	\$15,913	\$4,014	\$7,889	\$10,299	\$15,072	\$16,985	\$20,433
81	\$4,445	\$8,648	\$11,314	\$12,928	\$14,596	\$17,622	\$4,451	\$8,744	\$11,402	\$16,601	\$18,743	\$22,629
82	\$4,880	\$9,500	\$12,412	\$14,120	\$15,964	\$19,333	\$4,887	\$9,600	\$12,504	\$18,132	\$20,499	\$24,826
83	\$5,413	\$10,458	\$13,654	\$15,532	\$17,704	\$21,266	\$5,421	\$10,579	\$13,755	\$19,944	\$22,734	\$27,309
84	\$5,943	\$11,417	\$14,895	\$16,943	\$19,446	\$23,200	\$5,953	\$11,557	\$15,006	\$21,758	\$24,969	\$29,791
85	\$6,475	\$12,375	\$16,136	\$18,355	\$21,185	\$25,133	\$6,487	\$12,536	\$16,255	\$23,572	\$27,204	\$32,274
86	\$7,008	\$13,334	\$17,378	\$19,767	\$22,925	\$27,066	\$7,021	\$13,515	\$17,506	\$25,384	\$29,439	\$34,757
87	\$7,540	\$14,292	\$18,619	\$21,181	\$24,667	\$29,000	\$7,553	\$14,493	\$18,757	\$27,198	\$31,674	\$37,238
88	\$8,072	\$15,252	\$19,860	\$22,592	\$26,407	\$30,933	\$8,087	\$15,472	\$20,007	\$29,010	\$33,908	\$39,721
89	\$8,604	\$16,210	\$21,102	\$24,004	\$28,146	\$32,866	\$8,619	\$16,451	\$21,258	\$30,824	\$36,143	\$42,204
90	\$9,137	\$17,169	\$22,343	\$25,416	\$29,886	\$34,800	\$9,153	\$17,431	\$22,509	\$32,636	\$38,378	\$44,686
91	\$9,667	\$18,127	\$23,585	\$26,828	\$31,628	\$36,733	\$9,685	\$18,408	\$23,758	\$34,450	\$40,613	\$47,169
92	\$10,200	\$19,085	\$24,826	\$28,240	\$33,368	\$38,666	\$10,219	\$19,388	\$25,009	\$36,264	\$42,848	\$49,652
93	\$10,732	\$20,044	\$26,067	\$29,652	\$35,107	\$40,600	\$10,751	\$20,367	\$26,260	\$38,076	\$45,082	\$52,135
94	\$11,264	\$21,002	\$27,309	\$31,063	\$36,849	\$42,533	\$11,285	\$21,345	\$27,510	\$39,890	\$47,317	\$54,617
95	\$11,796	\$21,960	\$28,550	\$32,475	\$38,589	\$44,466	\$11,817	\$22,324	\$28,761	\$41,702	\$49,552	\$57,100
96	\$12,329	\$22,919	\$29,791	\$33,889	\$40,329	\$46,400	\$12,351	\$23,303	\$30,010	\$43,516	\$51,787	\$59,583
97	\$12,859	\$23,877	\$31,033	\$35,300	\$42,070	\$48,333	\$12,883	\$24,282	\$31,261	\$45,328	\$54,022	\$62,064
98	\$13,391	\$24,836	\$32,274	\$36,712	\$43,810	\$50,266	\$13,417	\$25,260	\$32,512	\$47,142	\$56,256	\$64,547
99	\$13,924	\$25,794	\$33,516	\$38,124	\$45,550	\$52,201	\$13,949	\$26,239	\$33,762	\$48,956	\$58,491	\$67,029
100	\$14,456	\$26,752	\$34,757	\$39,536	\$47,291	\$54,133	\$14,483	\$27,219	\$35,013	\$50,768	\$60,726	\$69,512

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	\$75K	\$75K	\$75K	\$75K
	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300				
37	\$405	\$810	\$1,195	\$1,557	\$1,946	\$2,335	\$272	\$410	\$489	\$563
38	\$405	\$810	\$1,195	\$1,557	\$1,946	\$2,335	\$272	\$410	\$489	\$563
39	\$405	\$810	\$1,195	\$1,557	\$1,946	\$2,335	\$272	\$410	\$489	\$563
40	\$405	\$810	\$1,195	\$1,557	\$1,946	\$2,335	\$272	\$410	\$489	\$563
41	\$405	\$810	\$1,195	\$1,557	\$1,946	\$2,335	\$272	\$410	\$489	\$563
42	\$405	\$810	\$1,195	\$1,557	\$1,946	\$2,335	\$272	\$410	\$489	\$563
43	\$412	\$823	\$1,216	\$1,582	\$1,978	\$2,373	\$277	\$416	\$497	\$572
44	\$418	\$838	\$1,235	\$1,608	\$2,010	\$2,412	\$280	\$423	\$505	\$582
45	\$426	\$851	\$1,256	\$1,634	\$2,042	\$2,451	\$285	\$429	\$513	\$592
46	\$433	\$865	\$1,275	\$1,659	\$2,074	\$2,489	\$289	\$436	\$521	\$601
47	\$439	\$878	\$1,294	\$1,685	\$2,106	\$2,528	\$294	\$444	\$529	\$609
48	\$458	\$915	\$1,352	\$1,764	\$2,205	\$2,647	\$312	\$468	\$558	\$640
49	\$476	\$954	\$1,412	\$1,843	\$2,304	\$2,764	\$330	\$494	\$585	\$671
50	\$495	\$991	\$1,470	\$1,922	\$2,402	\$2,882	\$349	\$518	\$614	\$701
51	\$515	\$1,029	\$1,528	\$2,000	\$2,500	\$3,001	\$367	\$544	\$643	\$732
52	\$532	\$1,066	\$1,585	\$2,079	\$2,599	\$3,118	\$384	\$568	\$672	\$762
53	\$539	\$1,081	\$1,605	\$2,105	\$2,631	\$3,157	\$389	\$576	\$680	\$772
54	\$545	\$1,093	\$1,624	\$2,129	\$2,663	\$3,195	\$394	\$582	\$688	\$781
55	\$552	\$1,106	\$1,643	\$2,155	\$2,695	\$3,234	\$399	\$589	\$696	\$791
56	\$558	\$1,119	\$1,664	\$2,180	\$2,726	\$3,272	\$404	\$597	\$704	\$799
57	\$566	\$1,132	\$1,684	\$2,206	\$2,758	\$3,309	\$408	\$603	\$712	\$809
58	\$593	\$1,187	\$1,766	\$2,317	\$2,896	\$3,475	\$431	\$635	\$749	\$847
59	\$621	\$1,241	\$1,848	\$2,426	\$3,033	\$3,639	\$453	\$667	\$785	\$886
60	\$648	\$1,298	\$1,930	\$2,536	\$3,169	\$3,805	\$476	\$699	\$822	\$926
61	\$675	\$1,352	\$2,012	\$2,645	\$3,308	\$3,969	\$498	\$732	\$857	\$965
62	\$703	\$1,407	\$2,094	\$2,756	\$3,444	\$4,134	\$521	\$764	\$894	\$1,003
63	\$783	\$1,566	\$2,332	\$3,071	\$3,840	\$4,607	\$582	\$852	\$994	\$1,113
64	\$863	\$1,725	\$2,570	\$3,386	\$4,234	\$5,081	\$645	\$941	\$1,093	\$1,224
65	\$942	\$1,885	\$2,808	\$3,703	\$4,629	\$5,554	\$706	\$1,029	\$1,193	\$1,335
66	\$1,023	\$2,045	\$3,047	\$4,018	\$5,023	\$6,028	\$769	\$1,118	\$1,294	\$1,444
67	\$1,101	\$2,205	\$3,285	\$4,335	\$5,417	\$6,501	\$830	\$1,208	\$1,394	\$1,555
68	\$1,217	\$2,435	\$3,629	\$4,789	\$5,987	\$7,183	\$920	\$1,333	\$1,536	\$1,709
69	\$1,333	\$2,664	\$3,973	\$5,244	\$6,554	\$7,865	\$1,008	\$1,458	\$1,677	\$1,865
70	\$1,449	\$2,896	\$4,316	\$5,699	\$7,123	\$8,547	\$1,097	\$1,584	\$1,819	\$2,021
71	\$1,563	\$3,126	\$4,660	\$6,152	\$7,691	\$9,228	\$1,187	\$1,709	\$1,960	\$2,176
72	\$1,679	\$3,356	\$5,004	\$6,607	\$8,259	\$9,910	\$1,275	\$1,835	\$2,103	\$2,332
73	\$1,885	\$3,768	\$5,615	\$7,413	\$9,267	\$11,119	\$1,434	\$2,060	\$2,357	\$2,613
74	\$2,089	\$4,178	\$6,226	\$8,218	\$10,274	\$12,329	\$1,595	\$2,285	\$2,613	\$2,894
75	\$2,295	\$4,588	\$6,836	\$9,024	\$11,280	\$13,536	\$1,754	\$2,512	\$2,867	\$3,174
76	\$2,499	\$4,998	\$7,447	\$9,830	\$12,288	\$14,745	\$1,914	\$2,737	\$3,123	\$3,456
77	\$2,705	\$5,408	\$8,058	\$10,635	\$13,295	\$15,955	\$2,073	\$2,962	\$3,377	\$3,737
78	\$3,140	\$6,266	\$9,233	\$12,189	\$15,236	\$18,283	\$2,399	\$3,394	\$3,853	\$4,306
79	\$3,578	\$7,125	\$10,410	\$13,742	\$17,177	\$20,613	\$2,724	\$3,827	\$4,327	\$4,874
80	\$4,015	\$7,984	\$11,587	\$15,295	\$19,118	\$22,941	\$3,050	\$4,260	\$4,803	\$5,443
81	\$4,453	\$8,842	\$12,763	\$16,847	\$21,060	\$25,271	\$3,377	\$4,692	\$5,279	\$6,011
82	\$4,890	\$9,701	\$13,940	\$18,400	\$23,001	\$27,600	\$3,702	\$5,125	\$5,753	\$6,578
83	\$5,422	\$10,680	\$15,334	\$20,240	\$25,300	\$30,361	\$4,105	\$5,641	\$6,329	\$7,238
84	\$5,956	\$11,660	\$16,726	\$22,079	\$27,600	\$33,120	\$4,509	\$6,159	\$6,905	\$7,895
85	\$6,490	\$12,637	\$18,121	\$23,921	\$29,901	\$35,881	\$4,912	\$6,675	\$7,480	\$8,553
86	\$7,022	\$13,617	\$19,515	\$25,760	\$32,200	\$38,640	\$5,316	\$7,193	\$8,056	\$9,211
87	\$7,556	\$14,596	\$20,909	\$27,600	\$34,500	\$41,401	\$5,720	\$7,709	\$8,632	\$9,870
88	\$8,088	\$15,575	\$22,303	\$29,441	\$36,801	\$44,161	\$6,123	\$8,227	\$9,207	\$10,528
89	\$8,622	\$16,553	\$23,697	\$31,280	\$39,100	\$46,920	\$6,527	\$8,743	\$9,783	\$11,185
90	\$9,154	\$17,532	\$25,091	\$33,120	\$41,401	\$49,681	\$6,930	\$9,260	\$10,359	\$11,843
91	\$9,688	\$18,511	\$26,485	\$34,961	\$43,701	\$52,440	\$7,334	\$9,777	\$10,933	\$12,501
92	\$10,220	\$19,489	\$27,878	\$36,801	\$46,000	\$55,201	\$7,738	\$10,293	\$11,508	\$13,160
93	\$10,754	\$20,468	\$29,272	\$38,640	\$48,301	\$57,960	\$8,141	\$10,811	\$12,084	\$13,818
94	\$11,287	\$21,448	\$30,666	\$40,480	\$50,601	\$60,721	\$8,545	\$11,327	\$12,660	\$14,475
95	\$11,820	\$22,425	\$32,060	\$42,321	\$52,900	\$63,481	\$8,949	\$11,845	\$13,235	\$15,133
96	\$12,353	\$23,404	\$33,454	\$44,161	\$55,201	\$66,240	\$9,352	\$12,361	\$13,811	\$15,792
97	\$12,887	\$24,384	\$34,849	\$46,000	\$57,500	\$69,001	\$9,756	\$12,878	\$14,387	\$16,450
98	\$13,419	\$25,363	\$36,243	\$47,841	\$59,800	\$71,760	\$10,159	\$13,395	\$14,962	\$17,108
99	\$13,953	\$26,341	\$37,637	\$49,681	\$62,101	\$74,521	\$10,563	\$13,912	\$15,536	\$17,765
100	\$14,485	\$27,320	\$39,029	\$51,520	\$64,400	\$77,280	\$10,967	\$14,429	\$16,112	\$18,423

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K
	30 days \$50	30 days \$100	30 days \$150	30 days \$200	30 days \$250	30 days \$300	30 days \$50	30 days \$100	30 days \$150	30 days \$200	30 days \$250	30 days \$300
37	\$338	\$547	\$679	\$798	\$896	\$976	\$360	\$653	\$843	\$999	\$1,132	\$1,233
38	\$338	\$547	\$679	\$798	\$896	\$976	\$360	\$653	\$843	\$999	\$1,132	\$1,233
39	\$338	\$547	\$679	\$798	\$896	\$976	\$360	\$653	\$843	\$999	\$1,132	\$1,233
40	\$338	\$547	\$679	\$798	\$896	\$976	\$360	\$653	\$843	\$999	\$1,132	\$1,233
41	\$338	\$547	\$679	\$798	\$896	\$976	\$360	\$653	\$843	\$999	\$1,132	\$1,233
42	\$338	\$547	\$679	\$798	\$896	\$976	\$360	\$653	\$843	\$999	\$1,132	\$1,233
43	\$344	\$556	\$690	\$812	\$910	\$992	\$367	\$662	\$857	\$1,016	\$1,150	\$1,254
44	\$349	\$566	\$701	\$825	\$925	\$1,010	\$373	\$674	\$872	\$1,032	\$1,169	\$1,275
45	\$355	\$574	\$712	\$838	\$941	\$1,026	\$378	\$685	\$884	\$1,048	\$1,188	\$1,296
46	\$360	\$584	\$724	\$852	\$955	\$1,042	\$384	\$696	\$899	\$1,066	\$1,206	\$1,315
47	\$367	\$593	\$735	\$865	\$970	\$1,058	\$391	\$708	\$913	\$1,085	\$1,225	\$1,336
48	\$386	\$627	\$778	\$915	\$1,024	\$1,114	\$410	\$746	\$966	\$1,147	\$1,298	\$1,412
49	\$405	\$661	\$822	\$965	\$1,079	\$1,172	\$428	\$785	\$1,019	\$1,209	\$1,368	\$1,486
50	\$425	\$696	\$865	\$1,015	\$1,134	\$1,229	\$447	\$825	\$1,071	\$1,274	\$1,441	\$1,561
51	\$445	\$730	\$907	\$1,064	\$1,188	\$1,286	\$465	\$863	\$1,126	\$1,336	\$1,513	\$1,637
52	\$465	\$765	\$950	\$1,114	\$1,243	\$1,343	\$484	\$904	\$1,179	\$1,401	\$1,584	\$1,711
53	\$470	\$775	\$962	\$1,127	\$1,259	\$1,359	\$490	\$915	\$1,193	\$1,417	\$1,603	\$1,732
54	\$476	\$785	\$974	\$1,142	\$1,274	\$1,376	\$497	\$926	\$1,208	\$1,434	\$1,622	\$1,753
55	\$481	\$793	\$986	\$1,156	\$1,290	\$1,393	\$502	\$936	\$1,224	\$1,452	\$1,643	\$1,775
56	\$487	\$802	\$997	\$1,169	\$1,304	\$1,409	\$508	\$947	\$1,238	\$1,470	\$1,663	\$1,796
57	\$494	\$812	\$1,010	\$1,183	\$1,320	\$1,426	\$515	\$958	\$1,253	\$1,486	\$1,682	\$1,817
58	\$519	\$857	\$1,064	\$1,246	\$1,389	\$1,499	\$540	\$1,010	\$1,322	\$1,569	\$1,774	\$1,914
59	\$545	\$904	\$1,119	\$1,309	\$1,458	\$1,571	\$564	\$1,061	\$1,391	\$1,651	\$1,867	\$2,010
60	\$571	\$949	\$1,175	\$1,373	\$1,528	\$1,643	\$590	\$1,114	\$1,460	\$1,733	\$1,959	\$2,106
61	\$598	\$994	\$1,230	\$1,436	\$1,597	\$1,714	\$616	\$1,166	\$1,529	\$1,815	\$2,050	\$2,203
62	\$624	\$1,039	\$1,286	\$1,499	\$1,666	\$1,786	\$642	\$1,217	\$1,598	\$1,897	\$2,143	\$2,299
63	\$696	\$1,163	\$1,436	\$1,674	\$1,856	\$1,987	\$716	\$1,360	\$1,790	\$2,124	\$2,394	\$2,563
64	\$770	\$1,286	\$1,587	\$1,848	\$2,045	\$2,187	\$788	\$1,503	\$1,981	\$2,349	\$2,645	\$2,828
65	\$843	\$1,410	\$1,738	\$2,021	\$2,237	\$2,386	\$862	\$1,648	\$2,172	\$2,576	\$2,898	\$3,094
66	\$915	\$1,534	\$1,889	\$2,195	\$2,426	\$2,587	\$936	\$1,791	\$2,362	\$2,801	\$3,159	\$3,359
67	\$987	\$1,659	\$2,041	\$2,369	\$2,616	\$2,788	\$1,008	\$1,934	\$2,554	\$3,026	\$3,401	\$3,624
68	\$1,093	\$1,836	\$2,256	\$2,615	\$2,885	\$3,071	\$1,114	\$2,142	\$2,827	\$3,349	\$3,760	\$4,002
69	\$1,198	\$2,015	\$2,471	\$2,861	\$3,153	\$3,354	\$1,220	\$2,349	\$3,102	\$3,671	\$4,118	\$4,380
70	\$1,304	\$2,193	\$2,685	\$3,105	\$3,422	\$3,639	\$1,327	\$2,557	\$3,375	\$3,993	\$4,477	\$4,760
71	\$1,410	\$2,372	\$2,901	\$3,351	\$3,690	\$3,922	\$1,433	\$2,763	\$3,649	\$4,314	\$4,835	\$5,138
72	\$1,515	\$2,550	\$3,116	\$3,597	\$3,959	\$4,205	\$1,539	\$2,970	\$3,922	\$4,637	\$5,194	\$5,517
73	\$1,703	\$2,870	\$3,501	\$4,036	\$4,440	\$4,715	\$1,729	\$3,340	\$4,412	\$5,212	\$5,834	\$6,196
74	\$1,891	\$3,189	\$3,885	\$4,473	\$4,920	\$5,224	\$1,918	\$3,710	\$4,901	\$5,786	\$6,474	\$6,873
75	\$2,078	\$3,507	\$4,268	\$4,912	\$5,401	\$5,734	\$2,106	\$4,081	\$5,390	\$6,360	\$7,114	\$7,551
76	\$2,266	\$3,827	\$4,652	\$5,351	\$5,882	\$6,244	\$2,296	\$4,451	\$5,879	\$6,934	\$7,754	\$8,230
77	\$2,454	\$4,145	\$5,036	\$5,789	\$6,363	\$6,754	\$2,486	\$4,821	\$6,368	\$7,509	\$8,394	\$8,908
78	\$2,833	\$4,797	\$5,790	\$6,681	\$7,324	\$7,706	\$2,859	\$5,605	\$7,379	\$8,604	\$9,651	\$10,155
79	\$3,214	\$5,450	\$6,546	\$7,572	\$8,284	\$8,656	\$3,234	\$6,389	\$8,389	\$9,701	\$10,910	\$11,399
80	\$3,594	\$6,101	\$7,302	\$8,463	\$9,246	\$9,606	\$3,608	\$7,173	\$9,399	\$10,798	\$12,169	\$12,645
81	\$3,975	\$6,754	\$8,058	\$9,354	\$10,206	\$10,558	\$3,983	\$7,956	\$10,410	\$11,894	\$13,428	\$13,892
82	\$4,354	\$7,405	\$8,812	\$10,245	\$11,168	\$11,508	\$4,358	\$8,739	\$11,420	\$12,989	\$14,687	\$15,136
83	\$4,811	\$8,149	\$9,736	\$11,320	\$12,288	\$12,660	\$4,814	\$9,619	\$12,562	\$14,289	\$16,228	\$16,717
84	\$5,269	\$8,894	\$10,661	\$12,394	\$13,411	\$13,810	\$5,271	\$10,497	\$13,703	\$15,588	\$17,768	\$18,297
85	\$5,726	\$9,637	\$11,586	\$13,470	\$14,533	\$14,961	\$5,729	\$11,375	\$14,847	\$16,887	\$19,309	\$19,878
86	\$6,183	\$10,381	\$12,510	\$14,546	\$15,655	\$16,112	\$6,186	\$12,253	\$15,988	\$18,186	\$20,849	\$21,459
87	\$6,641	\$11,126	\$13,435	\$15,620	\$16,776	\$17,263	\$6,643	\$13,131	\$17,130	\$19,486	\$22,391	\$23,039
88	\$7,098	\$11,870	\$14,359	\$16,696	\$17,899	\$18,415	\$7,101	\$14,011	\$18,272	\$20,785	\$23,932	\$24,620
89	\$7,554	\$12,613	\$15,284	\$17,772	\$19,021	\$19,565	\$7,558	\$14,888	\$19,413	\$22,083	\$25,472	\$26,201
90	\$8,013	\$13,358	\$16,207	\$18,846	\$20,142	\$20,716	\$8,014	\$15,766	\$20,557	\$23,382	\$27,013	\$27,781
91	\$8,469	\$14,102	\$17,132	\$19,922	\$21,264	\$21,867	\$8,473	\$16,644	\$21,698	\$24,681	\$28,553	\$29,362
92	\$8,926	\$14,847	\$18,056	\$20,996	\$22,387	\$23,019	\$8,929	\$17,522	\$22,840	\$25,980	\$30,094	\$30,943
93	\$9,384	\$15,590	\$18,981	\$22,071	\$23,509	\$24,168	\$9,386	\$18,402	\$23,982	\$27,280	\$31,636	\$32,523
94	\$9,841	\$16,334	\$19,905	\$23,147	\$24,630	\$25,320	\$9,844	\$19,280	\$25,123	\$28,579	\$33,176	\$34,104
95	\$10,298	\$17,079	\$20,830	\$24,221	\$25,752	\$26,471	\$10,301	\$20,158	\$26,267	\$29,878	\$34,717	\$35,686
96	\$10,756	\$17,823	\$21,755	\$25,297	\$26,875	\$27,622	\$10,758	\$21,036	\$27,408	\$31,176	\$36,257	\$37,267
97	\$11,213	\$18,566	\$22,679	\$26,373	\$27,997	\$28,772	\$11,216	\$21,914	\$28,550	\$32,475	\$37,798	\$38,848
98	\$11,671	\$19,310	\$23,604	\$27,447	\$29,118	\$29,923	\$11,672	\$22,792	\$29,692	\$33,774	\$39,338	\$40,428
99	\$12,128	\$20,055	\$24,527	\$28,523	\$30,240	\$31,075	\$12,129	\$23,671	\$30,833	\$35,074	\$40,879	\$42,009
100	\$12,584	\$20,799	\$25,451	\$29,597	\$31,362	\$32,226	\$12,587	\$24,549	\$31,977	\$36,373	\$42,421	\$43,590

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	30 days \$50	30 days \$100	30 days \$150	30 days \$200	30 days \$250	30 days \$300	30 days \$50	30 days \$100	30 days \$150	30 days \$200	30 days \$250	30 days \$300
37	\$367	\$699	\$859	\$1,220	\$1,394	\$1,685	\$373	\$746	\$1,100	\$1,433	\$1,791	\$2,148
38	\$367	\$699	\$859	\$1,220	\$1,394	\$1,685	\$373	\$746	\$1,100	\$1,433	\$1,791	\$2,148
39	\$367	\$699	\$859	\$1,220	\$1,394	\$1,685	\$373	\$746	\$1,100	\$1,433	\$1,791	\$2,148
40	\$367	\$699	\$859	\$1,220	\$1,394	\$1,685	\$373	\$746	\$1,100	\$1,433	\$1,791	\$2,148
41	\$367	\$699	\$859	\$1,220	\$1,394	\$1,685	\$373	\$746	\$1,100	\$1,433	\$1,791	\$2,148
42	\$367	\$699	\$859	\$1,220	\$1,394	\$1,685	\$373	\$746	\$1,100	\$1,433	\$1,791	\$2,148
43	\$373	\$711	\$873	\$1,241	\$1,418	\$1,714	\$379	\$757	\$1,119	\$1,457	\$1,820	\$2,185
44	\$379	\$722	\$888	\$1,262	\$1,441	\$1,741	\$386	\$770	\$1,137	\$1,481	\$1,851	\$2,221
45	\$384	\$733	\$900	\$1,282	\$1,465	\$1,770	\$391	\$783	\$1,155	\$1,503	\$1,880	\$2,256
46	\$391	\$746	\$915	\$1,302	\$1,487	\$1,798	\$397	\$796	\$1,174	\$1,528	\$1,910	\$2,291
47	\$397	\$757	\$929	\$1,323	\$1,512	\$1,827	\$404	\$807	\$1,192	\$1,552	\$1,937	\$2,328
48	\$415	\$794	\$982	\$1,396	\$1,594	\$1,933	\$421	\$843	\$1,245	\$1,624	\$2,029	\$2,436
49	\$433	\$831	\$1,036	\$1,470	\$1,677	\$2,039	\$439	\$876	\$1,298	\$1,696	\$2,119	\$2,544
50	\$452	\$868	\$1,090	\$1,542	\$1,759	\$2,145	\$455	\$912	\$1,352	\$1,767	\$2,209	\$2,652
51	\$470	\$905	\$1,143	\$1,616	\$1,843	\$2,253	\$473	\$947	\$1,405	\$1,840	\$2,299	\$2,759
52	\$487	\$942	\$1,196	\$1,690	\$1,926	\$2,359	\$490	\$981	\$1,458	\$1,912	\$2,389	\$2,867
53	\$494	\$954	\$1,211	\$1,711	\$1,951	\$2,388	\$497	\$994	\$1,476	\$1,936	\$2,420	\$2,902
54	\$498	\$965	\$1,225	\$1,732	\$1,973	\$2,417	\$502	\$1,005	\$1,494	\$1,959	\$2,449	\$2,938
55	\$505	\$978	\$1,240	\$1,753	\$1,997	\$2,446	\$508	\$1,018	\$1,512	\$1,983	\$2,478	\$2,973
56	\$511	\$989	\$1,254	\$1,772	\$2,021	\$2,475	\$515	\$1,029	\$1,531	\$2,007	\$2,508	\$3,009
57	\$518	\$1,000	\$1,270	\$1,793	\$2,045	\$2,504	\$521	\$1,042	\$1,549	\$2,029	\$2,537	\$3,044
58	\$542	\$1,052	\$1,339	\$1,889	\$2,153	\$2,644	\$545	\$1,092	\$1,624	\$2,131	\$2,663	\$3,197
59	\$568	\$1,101	\$1,409	\$1,986	\$2,262	\$2,782	\$571	\$1,143	\$1,700	\$2,232	\$2,790	\$3,348
60	\$593	\$1,153	\$1,479	\$2,082	\$2,370	\$2,920	\$597	\$1,193	\$1,775	\$2,333	\$2,917	\$3,499
61	\$619	\$1,204	\$1,549	\$2,179	\$2,480	\$3,058	\$622	\$1,243	\$1,851	\$2,435	\$3,042	\$3,652
62	\$645	\$1,256	\$1,619	\$2,275	\$2,589	\$3,196	\$646	\$1,294	\$1,926	\$2,536	\$3,169	\$3,803
63	\$717	\$1,401	\$1,811	\$2,544	\$2,890	\$3,579	\$720	\$1,441	\$2,145	\$2,825	\$3,533	\$4,239
64	\$791	\$1,545	\$2,004	\$2,811	\$3,192	\$3,962	\$794	\$1,587	\$2,364	\$3,116	\$3,896	\$4,674
65	\$865	\$1,692	\$2,197	\$3,079	\$3,493	\$4,343	\$867	\$1,735	\$2,584	\$3,407	\$4,258	\$5,110
66	\$937	\$1,836	\$2,389	\$3,346	\$3,795	\$4,726	\$941	\$1,881	\$2,803	\$3,607	\$4,621	\$5,546
67	\$1,011	\$1,981	\$2,582	\$3,615	\$4,096	\$5,107	\$1,013	\$2,028	\$3,023	\$3,988	\$4,985	\$5,982
68	\$1,118	\$2,192	\$2,857	\$3,999	\$4,530	\$5,655	\$1,119	\$2,240	\$3,338	\$4,400	\$5,507	\$6,609
69	\$1,224	\$2,401	\$3,134	\$4,385	\$4,962	\$6,202	\$1,225	\$2,452	\$3,655	\$4,824	\$6,030	\$7,236
70	\$1,330	\$2,610	\$3,411	\$4,769	\$5,395	\$6,750	\$1,333	\$2,664	\$3,972	\$5,242	\$6,553	\$7,863
71	\$1,436	\$2,819	\$3,687	\$5,155	\$5,829	\$7,297	\$1,439	\$2,877	\$4,287	\$5,660	\$7,075	\$8,490
72	\$1,542	\$3,029	\$3,964	\$5,540	\$6,262	\$7,845	\$1,545	\$3,087	\$4,604	\$6,078	\$7,598	\$9,117
73	\$1,732	\$3,403	\$4,457	\$6,226	\$7,035	\$8,823	\$1,733	\$3,465	\$5,167	\$6,820	\$8,526	\$10,230
74	\$1,920	\$3,777	\$4,951	\$6,914	\$7,808	\$9,801	\$1,922	\$3,843	\$5,728	\$7,561	\$9,452	\$11,341
75	\$2,108	\$4,150	\$5,443	\$7,601	\$8,582	\$10,780	\$2,111	\$4,221	\$6,289	\$8,302	\$10,378	\$12,454
76	\$2,298	\$4,525	\$5,937	\$8,289	\$9,354	\$11,758	\$2,299	\$4,599	\$6,852	\$9,043	\$11,304	\$13,567
77	\$2,486	\$4,898	\$6,430	\$8,976	\$10,127	\$12,735	\$2,488	\$4,975	\$7,413	\$9,785	\$12,232	\$14,678
78	\$2,861	\$5,689	\$7,445	\$10,585	\$11,658	\$14,757	\$2,862	\$5,773	\$8,495	\$11,267	\$14,084	\$16,902
79	\$3,235	\$6,480	\$8,460	\$12,195	\$13,187	\$16,778	\$3,237	\$6,570	\$9,577	\$12,750	\$15,937	\$19,126
80	\$3,610	\$7,270	\$9,474	\$13,805	\$14,718	\$18,799	\$3,612	\$7,368	\$10,659	\$14,232	\$17,791	\$21,348
81	\$3,985	\$8,061	\$10,489	\$15,413	\$16,247	\$20,819	\$3,988	\$8,165	\$11,742	\$15,715	\$19,643	\$23,572
82	\$4,359	\$8,852	\$11,504	\$17,022	\$17,778	\$22,840	\$4,363	\$8,963	\$12,825	\$17,196	\$21,496	\$25,796
83	\$4,816	\$9,741	\$12,655	\$18,743	\$19,648	\$25,123	\$4,819	\$9,863	\$14,107	\$18,917	\$23,646	\$28,375
84	\$5,274	\$10,630	\$13,805	\$20,462	\$21,518	\$27,408	\$5,276	\$10,764	\$15,390	\$20,635	\$25,796	\$30,954
85	\$5,731	\$11,520	\$14,956	\$22,182	\$23,388	\$29,692	\$5,734	\$11,664	\$16,672	\$22,356	\$27,944	\$33,533
86	\$6,188	\$12,409	\$16,106	\$23,901	\$25,258	\$31,977	\$6,191	\$12,565	\$17,955	\$24,075	\$30,094	\$36,112
87	\$6,646	\$13,298	\$17,257	\$25,620	\$27,129	\$34,260	\$6,647	\$13,465	\$19,237	\$25,796	\$32,244	\$38,693
88	\$7,103	\$14,187	\$18,407	\$27,341	\$28,999	\$36,545	\$7,106	\$14,366	\$20,520	\$27,514	\$34,394	\$41,273
89	\$7,559	\$15,077	\$19,558	\$29,060	\$30,869	\$38,828	\$7,562	\$15,266	\$21,801	\$29,235	\$36,543	\$43,852
90	\$8,017	\$15,966	\$20,708	\$30,780	\$32,739	\$41,112	\$8,019	\$16,167	\$23,084	\$30,954	\$38,693	\$46,431
91	\$8,474	\$16,857	\$21,858	\$32,499	\$34,609	\$43,397	\$8,477	\$17,067	\$24,368	\$32,673	\$40,842	\$49,010
92	\$8,932	\$17,746	\$23,009	\$34,220	\$36,479	\$45,680	\$8,934	\$17,968	\$25,649	\$34,394	\$42,991	\$51,589
93	\$9,389	\$18,635	\$24,159	\$35,939	\$38,349	\$47,965	\$9,391	\$18,868	\$26,932	\$36,112	\$45,141	\$54,170
94	\$9,846	\$19,524	\$25,310	\$37,659	\$40,219	\$50,248	\$9,849	\$19,769	\$28,214	\$37,833	\$47,291	\$56,750
95	\$10,304	\$20,414	\$26,460	\$39,378	\$42,089	\$52,532	\$10,306	\$20,669	\$29,497	\$39,552	\$49,441	\$59,329
96	\$10,761	\$21,303	\$27,611	\$41,099	\$43,960	\$54,817	\$10,762	\$21,570	\$30,779	\$41,273	\$51,589	\$61,908
97	\$11,217	\$22,192	\$28,761	\$42,818	\$45,831	\$57,100	\$11,221	\$22,470	\$32,062	\$42,991	\$53,739	\$64,487
98	\$11,676	\$23,081	\$29,912	\$44,537	\$47,701	\$59,385	\$11,677	\$23,371	\$33,343	\$44,712	\$55,889	\$67,066
99	\$12,132	\$23,972	\$31,062	\$46,257	\$49,571	\$61,668	\$12,136	\$24,271	\$34,627	\$46,431	\$58,039	\$69,647
100	\$12,589	\$24,861	\$32,211	\$47,976	\$51,442	\$63,952	\$12,592	\$25,172	\$35,908	\$48,150	\$60,189	\$72,227

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K	\$75K	\$75K	\$75K	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$248	\$373	\$445	\$515	\$309	\$498	\$621	\$730	\$827	\$891
38	\$248	\$373	\$445	\$515	\$309	\$498	\$621	\$730	\$827	\$891
39	\$248	\$373	\$445	\$515	\$309	\$498	\$621	\$730	\$827	\$891
40	\$248	\$373	\$445	\$515	\$309	\$498	\$621	\$730	\$827	\$891
41	\$248	\$373	\$445	\$515	\$309	\$498	\$621	\$730	\$827	\$891
42	\$248	\$373	\$445	\$515	\$309	\$498	\$621	\$730	\$827	\$891
43	\$251	\$379	\$453	\$523	\$314	\$507	\$630	\$741	\$841	\$907
44	\$256	\$386	\$460	\$532	\$318	\$515	\$640	\$754	\$854	\$921
45	\$259	\$391	\$468	\$540	\$323	\$523	\$651	\$765	\$868	\$936
46	\$264	\$397	\$476	\$548	\$328	\$532	\$661	\$778	\$881	\$950
47	\$269	\$404	\$482	\$558	\$333	\$540	\$672	\$790	\$896	\$966
48	\$285	\$426	\$510	\$585	\$352	\$571	\$711	\$836	\$947	\$1,018
49	\$301	\$450	\$535	\$613	\$370	\$603	\$749	\$881	\$999	\$1,069
50	\$318	\$473	\$561	\$640	\$388	\$635	\$790	\$926	\$1,048	\$1,122
51	\$334	\$495	\$587	\$669	\$405	\$666	\$828	\$973	\$1,100	\$1,174
52	\$351	\$519	\$613	\$696	\$425	\$698	\$868	\$1,018	\$1,151	\$1,227
53	\$355	\$526	\$621	\$704	\$429	\$706	\$878	\$1,031	\$1,166	\$1,241
54	\$360	\$531	\$629	\$714	\$434	\$716	\$889	\$1,042	\$1,180	\$1,257
55	\$363	\$537	\$637	\$722	\$439	\$724	\$900	\$1,055	\$1,195	\$1,272
56	\$368	\$544	\$643	\$730	\$445	\$733	\$910	\$1,068	\$1,208	\$1,286
57	\$373	\$550	\$651	\$740	\$450	\$741	\$921	\$1,081	\$1,222	\$1,302
58	\$394	\$580	\$683	\$775	\$474	\$783	\$971	\$1,138	\$1,286	\$1,368
59	\$413	\$609	\$717	\$810	\$498	\$825	\$1,023	\$1,196	\$1,352	\$1,434
60	\$434	\$638	\$749	\$846	\$523	\$865	\$1,073	\$1,254	\$1,417	\$1,500
61	\$455	\$667	\$783	\$881	\$545	\$907	\$1,124	\$1,311	\$1,481	\$1,566
62	\$476	\$698	\$815	\$917	\$569	\$949	\$1,174	\$1,368	\$1,545	\$1,631
63	\$532	\$778	\$907	\$1,016	\$637	\$1,061	\$1,312	\$1,528	\$1,722	\$1,814
64	\$589	\$859	\$999	\$1,118	\$703	\$1,175	\$1,449	\$1,687	\$1,899	\$1,997
65	\$645	\$941	\$1,090	\$1,219	\$769	\$1,288	\$1,587	\$1,844	\$2,076	\$2,179
66	\$701	\$1,021	\$1,180	\$1,319	\$836	\$1,401	\$1,725	\$2,036	\$2,362	\$2,465
67	\$757	\$1,101	\$1,272	\$1,420	\$902	\$1,515	\$1,862	\$2,163	\$2,430	\$2,545
68	\$839	\$1,217	\$1,402	\$1,561	\$999	\$1,677	\$2,060	\$2,386	\$2,679	\$2,804
69	\$920	\$1,331	\$1,531	\$1,703	\$1,095	\$1,840	\$2,256	\$2,611	\$2,930	\$3,063
70	\$1,002	\$1,446	\$1,661	\$1,844	\$1,192	\$2,004	\$2,452	\$2,835	\$3,179	\$3,322
71	\$1,084	\$1,560	\$1,790	\$1,987	\$1,286	\$2,166	\$2,648	\$3,060	\$3,430	\$3,581
72	\$1,164	\$1,676	\$1,920	\$2,129	\$1,383	\$2,328	\$2,846	\$3,285	\$3,679	\$3,840
73	\$1,311	\$1,881	\$2,153	\$2,385	\$1,555	\$2,619	\$3,197	\$3,686	\$4,125	\$4,305
74	\$1,455	\$2,087	\$2,385	\$2,642	\$1,725	\$2,912	\$3,547	\$4,086	\$4,572	\$4,771
75	\$1,602	\$2,293	\$2,618	\$2,899	\$1,897	\$3,203	\$3,898	\$4,485	\$5,017	\$5,236
76	\$1,746	\$2,499	\$2,851	\$3,155	\$2,069	\$3,494	\$4,247	\$4,885	\$5,462	\$5,700
77	\$1,893	\$2,705	\$3,083	\$3,412	\$2,240	\$3,785	\$4,597	\$5,285	\$5,909	\$6,167
78	\$2,190	\$3,099	\$3,517	\$3,911	\$2,568	\$4,380	\$5,287	\$6,080	\$6,820	\$7,035
79	\$2,488	\$3,494	\$3,951	\$4,409	\$2,894	\$4,975	\$5,977	\$6,873	\$7,730	\$7,903
80	\$2,785	\$3,888	\$4,385	\$4,908	\$3,222	\$5,570	\$6,667	\$7,665	\$8,640	\$8,772
81	\$3,083	\$4,284	\$4,819	\$5,404	\$3,549	\$6,167	\$7,357	\$8,458	\$9,550	\$9,640
82	\$3,380	\$4,679	\$5,253	\$5,903	\$3,877	\$6,762	\$8,046	\$9,251	\$10,460	\$10,508
83	\$3,748	\$5,150	\$5,779	\$6,493	\$4,264	\$7,437	\$8,850	\$10,175	\$11,505	\$11,558
84	\$4,116	\$5,623	\$6,305	\$7,083	\$4,652	\$8,114	\$9,656	\$11,102	\$12,552	\$12,610
85	\$4,486	\$6,094	\$6,831	\$7,675	\$5,039	\$8,789	\$10,460	\$12,026	\$13,597	\$13,660
86	\$4,855	\$6,567	\$7,355	\$8,265	\$5,427	\$9,466	\$11,264	\$12,951	\$14,644	\$14,712
87	\$5,223	\$7,038	\$7,881	\$8,855	\$5,815	\$10,142	\$12,070	\$13,877	\$15,689	\$15,762
88	\$5,591	\$7,511	\$8,407	\$9,445	\$6,202	\$10,819	\$12,874	\$14,802	\$16,736	\$16,813
89	\$5,961	\$7,982	\$8,932	\$10,036	\$6,590	\$11,494	\$13,679	\$15,726	\$17,781	\$17,863
90	\$6,329	\$8,455	\$9,457	\$10,626	\$6,977	\$12,171	\$14,483	\$16,652	\$18,828	\$18,915
91	\$6,697	\$8,926	\$9,982	\$11,216	\$7,365	\$12,846	\$15,287	\$17,577	\$19,873	\$19,965
92	\$7,066	\$9,399	\$10,508	\$11,806	\$7,752	\$13,523	\$16,093	\$18,502	\$20,920	\$21,017
93	\$7,434	\$9,870	\$11,034	\$12,398	\$8,140	\$14,199	\$16,897	\$19,428	\$21,965	\$22,067
94	\$7,804	\$10,343	\$11,558	\$12,988	\$8,527	\$14,876	\$17,702	\$20,352	\$23,012	\$23,118
95	\$8,172	\$10,814	\$12,084	\$13,578	\$8,915	\$15,551	\$18,506	\$21,277	\$24,057	\$24,168
96	\$8,540	\$11,287	\$12,610	\$14,168	\$9,302	\$16,228	\$19,310	\$22,202	\$25,104	\$25,220
97	\$8,908	\$11,758	\$13,134	\$14,758	\$9,690	\$16,903	\$20,116	\$23,128	\$26,149	\$26,270
98	\$9,277	\$12,230	\$13,660	\$15,348	\$10,077	\$17,579	\$20,920	\$24,052	\$27,196	\$27,320
99	\$9,646	\$12,702	\$14,186	\$15,938	\$10,465	\$18,256	\$21,724	\$24,977	\$28,241	\$28,372
100	\$10,015	\$13,174	\$14,712	\$16,529	\$10,852	\$18,931	\$22,530	\$25,903	\$29,288	\$29,422

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$328	\$595	\$770	\$912	\$1,034	\$1,138	\$330	\$638	\$785	\$1,024	\$1,183	\$1,540
38	\$328	\$595	\$770	\$912	\$1,034	\$1,138	\$330	\$638	\$785	\$1,024	\$1,183	\$1,540
39	\$328	\$595	\$770	\$912	\$1,034	\$1,138	\$330	\$638	\$785	\$1,024	\$1,183	\$1,540
40	\$328	\$595	\$770	\$912	\$1,034	\$1,138	\$330	\$638	\$785	\$1,024	\$1,183	\$1,540
41	\$328	\$595	\$770	\$912	\$1,034	\$1,138	\$330	\$638	\$785	\$1,024	\$1,183	\$1,540
42	\$328	\$595	\$770	\$912	\$1,034	\$1,138	\$330	\$638	\$785	\$1,024	\$1,183	\$1,540
43	\$334	\$606	\$783	\$926	\$1,050	\$1,156	\$336	\$650	\$798	\$1,040	\$1,204	\$1,566
44	\$339	\$616	\$796	\$942	\$1,068	\$1,175	\$341	\$659	\$810	\$1,058	\$1,224	\$1,592
45	\$344	\$626	\$809	\$957	\$1,085	\$1,195	\$347	\$671	\$823	\$1,076	\$1,243	\$1,616
46	\$351	\$635	\$822	\$973	\$1,101	\$1,214	\$352	\$680	\$836	\$1,092	\$1,262	\$1,642
47	\$355	\$645	\$835	\$987	\$1,119	\$1,233	\$359	\$691	\$849	\$1,110	\$1,283	\$1,667
48	\$373	\$682	\$883	\$1,045	\$1,185	\$1,302	\$375	\$725	\$897	\$1,171	\$1,352	\$1,766
49	\$391	\$717	\$931	\$1,103	\$1,249	\$1,372	\$392	\$759	\$947	\$1,232	\$1,421	\$1,862
50	\$407	\$753	\$979	\$1,163	\$1,315	\$1,441	\$408	\$793	\$995	\$1,293	\$1,491	\$1,959
51	\$425	\$788	\$1,028	\$1,220	\$1,381	\$1,510	\$426	\$827	\$1,044	\$1,354	\$1,560	\$2,057
52	\$442	\$825	\$1,077	\$1,278	\$1,446	\$1,579	\$442	\$860	\$1,092	\$1,415	\$1,631	\$2,153
53	\$447	\$835	\$1,090	\$1,294	\$1,463	\$1,598	\$449	\$870	\$1,105	\$1,433	\$1,650	\$2,180
54	\$452	\$844	\$1,103	\$1,309	\$1,483	\$1,618	\$453	\$881	\$1,119	\$1,450	\$1,671	\$2,206
55	\$458	\$855	\$1,116	\$1,325	\$1,500	\$1,637	\$460	\$891	\$1,132	\$1,466	\$1,690	\$2,234
56	\$463	\$865	\$1,130	\$1,341	\$1,518	\$1,656	\$465	\$902	\$1,147	\$1,484	\$1,711	\$2,259
57	\$470	\$875	\$1,143	\$1,357	\$1,536	\$1,676	\$470	\$913	\$1,159	\$1,502	\$1,730	\$2,287
58	\$492	\$923	\$1,206	\$1,433	\$1,619	\$1,766	\$494	\$960	\$1,224	\$1,582	\$1,822	\$2,414
59	\$516	\$970	\$1,270	\$1,507	\$1,704	\$1,854	\$516	\$1,007	\$1,286	\$1,664	\$1,915	\$2,541
60	\$539	\$1,016	\$1,333	\$1,582	\$1,788	\$1,942	\$540	\$1,053	\$1,351	\$1,745	\$2,007	\$2,668
61	\$563	\$1,064	\$1,397	\$1,658	\$1,872	\$2,033	\$564	\$1,100	\$1,415	\$1,825	\$2,098	\$2,793
62	\$587	\$1,111	\$1,460	\$1,733	\$1,957	\$2,121	\$587	\$1,147	\$1,478	\$1,905	\$2,190	\$2,920
63	\$653	\$1,241	\$1,634	\$1,939	\$2,187	\$2,367	\$654	\$1,278	\$1,655	\$2,129	\$2,446	\$3,269
64	\$720	\$1,373	\$1,809	\$2,145	\$2,415	\$2,613	\$720	\$1,412	\$1,830	\$2,353	\$2,701	\$3,618
65	\$788	\$1,505	\$1,983	\$2,351	\$2,645	\$2,859	\$788	\$1,544	\$2,005	\$2,576	\$2,956	\$3,965
66	\$854	\$1,635	\$2,158	\$2,557	\$2,875	\$3,103	\$855	\$1,677	\$2,182	\$2,800	\$3,211	\$4,314
67	\$921	\$1,767	\$2,332	\$2,764	\$3,105	\$3,349	\$921	\$1,809	\$2,357	\$3,023	\$3,467	\$4,663
68	\$1,018	\$1,955	\$2,581	\$3,057	\$3,431	\$3,700	\$1,019	\$2,000	\$2,610	\$3,343	\$3,832	\$5,163
69	\$1,114	\$2,145	\$2,832	\$3,351	\$3,760	\$4,051	\$1,116	\$2,192	\$2,862	\$3,663	\$4,197	\$5,663
70	\$1,212	\$2,333	\$3,081	\$3,645	\$4,088	\$4,401	\$1,212	\$2,383	\$3,115	\$3,983	\$4,562	\$6,163
71	\$1,309	\$2,523	\$3,332	\$3,940	\$4,416	\$4,752	\$1,309	\$2,574	\$3,367	\$4,303	\$4,927	\$6,662
72	\$1,405	\$2,711	\$3,581	\$4,234	\$4,744	\$5,102	\$1,407	\$2,766	\$3,618	\$4,623	\$5,292	\$7,167
73	\$1,577	\$3,049	\$4,028	\$4,758	\$5,327	\$5,731	\$1,579	\$3,107	\$4,070	\$5,192	\$5,942	\$8,056
74	\$1,751	\$3,388	\$4,475	\$5,282	\$5,911	\$6,368	\$1,751	\$3,448	\$4,520	\$5,763	\$6,591	\$8,949
75	\$1,923	\$3,726	\$4,920	\$5,806	\$6,495	\$6,987	\$1,925	\$3,790	\$4,970	\$6,332	\$7,241	\$9,843
76	\$2,097	\$4,063	\$5,368	\$6,331	\$7,078	\$7,614	\$2,097	\$4,131	\$5,421	\$6,902	\$7,890	\$10,735
77	\$2,269	\$4,401	\$5,815	\$6,857	\$7,664	\$8,243	\$2,269	\$4,472	\$5,872	\$7,472	\$8,540	\$11,629
78	\$2,636	\$5,117	\$6,738	\$7,857	\$8,812	\$9,481	\$2,637	\$5,199	\$6,799	\$8,625	\$9,843	\$13,473
79	\$3,001	\$5,834	\$7,659	\$8,857	\$9,962	\$10,721	\$3,004	\$5,924	\$7,725	\$9,777	\$11,147	\$15,319
80	\$3,367	\$6,549	\$8,582	\$9,859	\$11,111	\$11,960	\$3,370	\$6,651	\$8,651	\$10,930	\$12,449	\$17,164
81	\$3,734	\$7,265	\$9,505	\$10,859	\$12,261	\$13,200	\$3,737	\$7,376	\$9,577	\$12,083	\$13,753	\$19,010
82	\$4,099	\$7,981	\$10,428	\$11,861	\$13,411	\$14,440	\$4,105	\$8,101	\$10,503	\$13,235	\$15,056	\$20,854
83	\$4,510	\$8,778	\$11,470	\$13,047	\$14,752	\$15,884	\$4,515	\$8,912	\$11,555	\$14,559	\$16,561	\$22,940
84	\$4,922	\$9,577	\$12,512	\$14,232	\$16,093	\$17,328	\$4,927	\$9,722	\$12,605	\$15,882	\$18,067	\$25,025
85	\$5,334	\$10,375	\$13,555	\$15,419	\$17,434	\$18,772	\$5,337	\$10,532	\$13,655	\$17,206	\$19,573	\$27,111
86	\$5,745	\$11,172	\$14,597	\$16,604	\$18,775	\$20,216	\$5,749	\$11,343	\$14,705	\$18,529	\$21,078	\$29,196
87	\$6,157	\$11,970	\$15,641	\$17,791	\$20,116	\$21,660	\$6,159	\$12,153	\$15,757	\$19,852	\$22,583	\$31,282
88	\$6,569	\$12,769	\$16,683	\$18,976	\$21,457	\$23,104	\$6,574	\$12,962	\$16,807	\$21,176	\$24,089	\$33,368
89	\$6,980	\$13,567	\$17,727	\$20,163	\$22,798	\$24,548	\$6,990	\$13,773	\$17,857	\$22,499	\$25,595	\$35,453
90	\$7,390	\$14,364	\$18,769	\$21,349	\$24,139	\$25,992	\$7,411	\$14,583	\$18,907	\$23,823	\$27,100	\$37,537
91	\$7,802	\$15,163	\$19,812	\$22,535	\$25,480	\$27,436	\$7,839	\$15,393	\$19,958	\$25,146	\$28,606	\$39,623
92	\$8,214	\$15,961	\$20,854	\$23,721	\$26,821	\$28,880	\$8,273	\$16,204	\$21,009	\$26,471	\$30,111	\$41,708
93	\$8,625	\$16,759	\$21,898	\$24,906	\$28,163	\$30,324	\$8,712	\$17,014	\$22,059	\$27,794	\$31,616	\$43,794
94	\$9,037	\$17,556	\$22,940	\$26,093	\$29,504	\$31,768	\$9,156	\$17,823	\$23,109	\$29,118	\$33,123	\$45,879
95	\$9,449	\$18,355	\$23,982	\$27,280	\$30,845	\$33,212	\$9,606	\$18,634	\$24,160	\$30,441	\$34,628	\$47,965
96	\$9,860	\$19,153	\$25,025	\$28,465	\$32,186	\$34,656	\$10,063	\$19,444	\$25,210	\$31,764	\$36,133	\$50,051
97	\$10,272	\$19,950	\$26,067	\$29,652	\$33,525	\$36,100	\$10,524	\$20,254	\$26,260	\$33,088	\$37,638	\$52,136
98	\$10,682	\$20,750	\$27,111	\$30,837	\$34,866	\$37,544	\$10,991	\$21,065	\$27,310	\$34,411	\$39,145	\$54,222
99	\$11,094	\$21,547	\$28,153	\$32,023	\$36,207	\$38,988	\$11,463	\$21,875	\$28,362	\$35,735	\$40,650	\$56,307
100	\$11,505	\$22,345	\$29,196	\$33,210	\$37,548	\$40,432	\$11,943	\$22,686	\$29,412	\$37,058	\$42,155	\$58,393

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	Unlimited 100 days	\$75K 180 days	\$75K 180 days	\$75K 180 days	\$75K 180 days					
	\$50	\$100	\$150	\$200	\$250	\$300	\$50	\$100	\$150	\$200
37	\$341	\$680	\$1,005	\$1,309	\$1,635	\$1,963	\$133	\$190	\$224	\$257
38	\$341	\$680	\$1,005	\$1,309	\$1,635	\$1,963	\$133	\$190	\$224	\$257
39	\$341	\$680	\$1,005	\$1,309	\$1,635	\$1,963	\$133	\$190	\$224	\$257
40	\$341	\$680	\$1,005	\$1,309	\$1,635	\$1,963	\$133	\$190	\$224	\$257
41	\$341	\$680	\$1,005	\$1,309	\$1,635	\$1,963	\$133	\$190	\$224	\$257
42	\$341	\$680	\$1,005	\$1,309	\$1,635	\$1,963	\$133	\$190	\$224	\$257
43	\$346	\$691	\$1,021	\$1,331	\$1,663	\$1,996	\$135	\$193	\$227	\$262
44	\$352	\$703	\$1,039	\$1,352	\$1,690	\$2,029	\$138	\$196	\$230	\$265
45	\$357	\$716	\$1,055	\$1,375	\$1,717	\$2,061	\$140	\$199	\$235	\$270
46	\$363	\$727	\$1,073	\$1,396	\$1,745	\$2,094	\$143	\$203	\$238	\$275
47	\$368	\$738	\$1,089	\$1,418	\$1,772	\$2,127	\$145	\$206	\$241	\$278
48	\$384	\$769	\$1,137	\$1,484	\$1,854	\$2,225	\$154	\$217	\$254	\$293
49	\$400	\$801	\$1,185	\$1,549	\$1,936	\$2,324	\$162	\$230	\$267	\$307
50	\$416	\$833	\$1,235	\$1,614	\$2,018	\$2,422	\$172	\$241	\$280	\$320
51	\$433	\$863	\$1,283	\$1,680	\$2,100	\$2,520	\$180	\$252	\$294	\$334
52	\$447	\$896	\$1,331	\$1,745	\$2,182	\$2,618	\$190	\$264	\$307	\$347
53	\$453	\$907	\$1,348	\$1,767	\$2,208	\$2,650	\$191	\$269	\$310	\$352
54	\$458	\$918	\$1,364	\$1,788	\$2,235	\$2,682	\$195	\$272	\$314	\$357
55	\$465	\$928	\$1,380	\$1,811	\$2,262	\$2,714	\$196	\$275	\$318	\$360
56	\$470	\$939	\$1,397	\$1,832	\$2,290	\$2,746	\$199	\$278	\$322	\$365
57	\$476	\$950	\$1,413	\$1,852	\$2,316	\$2,779	\$201	\$281	\$325	\$370
58	\$498	\$997	\$1,483	\$1,946	\$2,431	\$2,919	\$212	\$296	\$343	\$388
59	\$521	\$1,044	\$1,552	\$2,037	\$2,547	\$3,057	\$224	\$310	\$359	\$405
60	\$545	\$1,089	\$1,621	\$2,131	\$2,663	\$3,195	\$235	\$326	\$375	\$423
61	\$568	\$1,135	\$1,690	\$2,222	\$2,779	\$3,333	\$246	\$341	\$391	\$441
62	\$590	\$1,182	\$1,759	\$2,316	\$2,894	\$3,472	\$257	\$355	\$408	\$458
63	\$658	\$1,315	\$1,959	\$2,581	\$3,226	\$3,870	\$288	\$397	\$453	\$508
64	\$725	\$1,449	\$2,160	\$2,846	\$3,557	\$4,268	\$318	\$439	\$498	\$558
65	\$791	\$1,584	\$2,359	\$3,111	\$3,888	\$4,666	\$349	\$479	\$545	\$609
66	\$859	\$1,717	\$2,560	\$3,377	\$4,221	\$5,064	\$378	\$521	\$590	\$659
67	\$925	\$1,852	\$2,759	\$3,642	\$4,552	\$5,462	\$408	\$563	\$637	\$709
68	\$1,023	\$2,045	\$3,049	\$4,023	\$5,028	\$6,035	\$453	\$621	\$701	\$781
69	\$1,119	\$2,238	\$3,337	\$4,404	\$5,506	\$6,607	\$497	\$679	\$765	\$852
70	\$1,216	\$2,433	\$3,626	\$4,787	\$5,983	\$7,180	\$540	\$738	\$830	\$923
71	\$1,314	\$2,626	\$3,915	\$5,168	\$6,459	\$7,752	\$585	\$796	\$896	\$994
72	\$1,410	\$2,819	\$4,203	\$5,549	\$6,937	\$8,325	\$629	\$854	\$960	\$1,064
73	\$1,582	\$3,165	\$4,716	\$6,226	\$7,783	\$9,341	\$708	\$960	\$1,076	\$1,193
74	\$1,754	\$3,509	\$5,229	\$6,903	\$8,630	\$10,356	\$786	\$1,064	\$1,193	\$1,322
75	\$1,926	\$3,854	\$5,742	\$7,580	\$9,476	\$11,372	\$865	\$1,169	\$1,309	\$1,449
76	\$2,100	\$4,198	\$6,255	\$8,257	\$10,322	\$12,386	\$944	\$1,274	\$1,425	\$1,577
77	\$2,272	\$4,543	\$6,768	\$8,934	\$11,169	\$13,403	\$1,023	\$1,380	\$1,542	\$1,706
78	\$2,639	\$5,279	\$7,757	\$10,346	\$12,933	\$15,520	\$1,182	\$1,581	\$1,759	\$1,955
79	\$3,007	\$6,016	\$8,746	\$11,758	\$14,697	\$17,637	\$1,343	\$1,782	\$1,976	\$2,205
80	\$3,374	\$6,750	\$9,733	\$13,170	\$16,463	\$19,754	\$1,503	\$1,983	\$2,193	\$2,454
81	\$3,742	\$7,487	\$10,722	\$14,581	\$18,227	\$21,872	\$1,664	\$2,185	\$2,410	\$2,703
82	\$4,110	\$8,223	\$11,709	\$15,993	\$19,992	\$23,990	\$1,825	\$2,386	\$2,627	\$2,952
83	\$4,520	\$9,045	\$12,882	\$17,593	\$21,991	\$26,389	\$2,024	\$2,627	\$2,890	\$3,247
84	\$4,932	\$9,868	\$14,052	\$19,191	\$23,990	\$28,788	\$2,224	\$2,867	\$3,152	\$3,542
85	\$5,342	\$10,690	\$15,223	\$20,791	\$25,988	\$31,187	\$2,422	\$3,108	\$3,415	\$3,837
86	\$5,753	\$11,512	\$16,394	\$22,390	\$27,989	\$33,586	\$2,621	\$3,349	\$3,677	\$4,133
87	\$6,163	\$12,335	\$17,566	\$23,990	\$29,988	\$35,985	\$2,820	\$3,589	\$3,941	\$4,427
88	\$6,580	\$13,157	\$18,736	\$25,590	\$31,986	\$38,383	\$3,020	\$3,830	\$4,203	\$4,723
89	\$7,003	\$13,980	\$19,907	\$27,188	\$33,985	\$40,782	\$3,219	\$4,071	\$4,465	\$5,019
90	\$7,431	\$14,802	\$21,078	\$28,788	\$35,985	\$43,181	\$3,417	\$4,311	\$4,729	\$5,313
91	\$7,863	\$15,623	\$22,248	\$30,386	\$37,984	\$45,580	\$3,616	\$4,552	\$4,991	\$5,609
92	\$8,302	\$16,447	\$23,421	\$31,986	\$39,983	\$47,980	\$3,816	\$4,793	\$5,253	\$5,903
93	\$8,748	\$17,268	\$24,591	\$33,586	\$41,982	\$50,379	\$4,015	\$5,033	\$5,517	\$6,199
94	\$9,198	\$18,092	\$25,762	\$35,185	\$43,982	\$52,778	\$4,213	\$5,274	\$5,779	\$6,493
95	\$9,653	\$18,913	\$26,932	\$36,785	\$45,981	\$55,177	\$4,412	\$5,515	\$6,043	\$6,789
96	\$10,114	\$19,735	\$28,105	\$38,383	\$47,980	\$57,576	\$4,612	\$5,757	\$6,305	\$7,085
97	\$10,582	\$20,558	\$29,275	\$39,983	\$49,978	\$59,975	\$4,811	\$5,996	\$6,567	\$7,379
98	\$11,055	\$21,380	\$30,446	\$41,583	\$51,979	\$62,373	\$5,009	\$6,237	\$6,831	\$7,675
99	\$11,533	\$22,203	\$31,616	\$43,181	\$53,977	\$64,772	\$5,208	\$6,479	\$7,093	\$7,969
100	\$12,017	\$23,025	\$32,789	\$44,781	\$55,976	\$67,171	\$5,408	\$6,718	\$7,355	\$8,265

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$178	\$269	\$322	\$371	\$421	\$445	\$214	\$339	\$416	\$484	\$537	\$580
38	\$178	\$269	\$322	\$371	\$421	\$445	\$214	\$339	\$416	\$484	\$537	\$580
39	\$178	\$269	\$322	\$371	\$421	\$445	\$214	\$339	\$416	\$484	\$537	\$580
40	\$178	\$269	\$322	\$371	\$421	\$445	\$214	\$339	\$416	\$484	\$537	\$580
41	\$178	\$269	\$322	\$371	\$421	\$445	\$214	\$339	\$416	\$484	\$537	\$580
42	\$178	\$269	\$322	\$371	\$421	\$445	\$214	\$339	\$416	\$484	\$537	\$580
43	\$182	\$273	\$328	\$378	\$429	\$453	\$217	\$346	\$423	\$492	\$547	\$590
44	\$185	\$278	\$333	\$384	\$436	\$460	\$220	\$351	\$429	\$500	\$555	\$600
45	\$188	\$283	\$339	\$391	\$442	\$468	\$224	\$357	\$436	\$508	\$564	\$609
46	\$190	\$288	\$344	\$397	\$450	\$476	\$228	\$362	\$444	\$516	\$572	\$619
47	\$193	\$291	\$349	\$404	\$457	\$482	\$232	\$368	\$450	\$524	\$582	\$629
48	\$204	\$309	\$370	\$426	\$482	\$510	\$243	\$388	\$476	\$555	\$616	\$664
49	\$214	\$326	\$391	\$449	\$510	\$535	\$254	\$408	\$503	\$585	\$650	\$699
50	\$225	\$343	\$410	\$473	\$535	\$561	\$265	\$429	\$529	\$616	\$683	\$735
51	\$235	\$360	\$431	\$495	\$561	\$587	\$277	\$450	\$555	\$646	\$719	\$770
52	\$246	\$376	\$452	\$519	\$587	\$613	\$288	\$470	\$582	\$677	\$753	\$806
53	\$249	\$381	\$457	\$526	\$595	\$621	\$291	\$476	\$589	\$685	\$761	\$815
54	\$252	\$386	\$463	\$532	\$601	\$629	\$294	\$481	\$597	\$695	\$770	\$825
55	\$256	\$391	\$468	\$539	\$609	\$637	\$297	\$487	\$603	\$703	\$780	\$835
56	\$257	\$396	\$473	\$545	\$616	\$643	\$301	\$494	\$609	\$711	\$790	\$844
57	\$260	\$400	\$479	\$552	\$624	\$651	\$306	\$498	\$617	\$719	\$798	\$855
58	\$275	\$423	\$505	\$580	\$656	\$683	\$320	\$526	\$651	\$759	\$843	\$900
59	\$289	\$445	\$532	\$609	\$690	\$717	\$336	\$553	\$685	\$799	\$886	\$946
60	\$302	\$468	\$558	\$640	\$722	\$749	\$351	\$579	\$720	\$839	\$929	\$991
61	\$317	\$490	\$584	\$669	\$756	\$783	\$365	\$606	\$754	\$873	\$973	\$1,037
62	\$331	\$513	\$611	\$698	\$788	\$815	\$381	\$634	\$788	\$918	\$1,018	\$1,082
63	\$368	\$574	\$682	\$778	\$878	\$907	\$425	\$708	\$883	\$1,028	\$1,107	\$1,208
64	\$407	\$635	\$754	\$860	\$968	\$999	\$468	\$783	\$976	\$1,137	\$1,256	\$1,333
65	\$445	\$696	\$825	\$941	\$1,058	\$1,090	\$511	\$857	\$1,071	\$1,246	\$1,375	\$1,458
66	\$484	\$757	\$897	\$1,023	\$1,148	\$1,180	\$555	\$933	\$1,164	\$1,366	\$1,495	\$1,582
67	\$523	\$817	\$968	\$1,103	\$1,238	\$1,272	\$598	\$1,007	\$1,259	\$1,465	\$1,614	\$1,708
68	\$579	\$905	\$1,071	\$1,217	\$1,367	\$1,402	\$662	\$1,114	\$1,394	\$1,621	\$1,785	\$1,888
69	\$635	\$994	\$1,174	\$1,331	\$1,494	\$1,531	\$725	\$1,222	\$1,529	\$1,777	\$1,955	\$2,066
70	\$691	\$1,082	\$1,275	\$1,446	\$1,621	\$1,661	\$788	\$1,330	\$1,664	\$1,933	\$2,126	\$2,245
71	\$746	\$1,169	\$1,378	\$1,561	\$1,750	\$1,790	\$851	\$1,438	\$1,799	\$2,089	\$2,296	\$2,423
72	\$802	\$1,257	\$1,479	\$1,676	\$1,877	\$1,920	\$913	\$1,545	\$1,934	\$2,243	\$2,467	\$2,602
73	\$902	\$1,415	\$1,663	\$1,880	\$2,103	\$2,153	\$1,026	\$1,738	\$2,176	\$2,521	\$2,771	\$2,922
74	\$1,002	\$1,573	\$1,844	\$2,084	\$2,332	\$2,385	\$1,138	\$1,931	\$2,417	\$2,800	\$3,073	\$3,243
75	\$1,100	\$1,729	\$2,026	\$2,288	\$2,558	\$2,618	\$1,251	\$2,124	\$2,658	\$3,078	\$3,377	\$3,563
76	\$1,200	\$1,886	\$2,209	\$2,492	\$2,787	\$2,851	\$1,362	\$2,316	\$2,899	\$3,356	\$3,681	\$3,883
77	\$1,299	\$2,044	\$2,391	\$2,697	\$3,013	\$3,083	\$1,475	\$2,508	\$3,140	\$3,634	\$3,985	\$4,203
78	\$1,489	\$2,365	\$2,750	\$3,100	\$3,438	\$3,517	\$1,713	\$2,917	\$3,637	\$4,165	\$4,583	\$4,835
79	\$1,679	\$2,687	\$3,108	\$3,505	\$3,862	\$3,951	\$1,951	\$3,325	\$4,136	\$4,695	\$5,181	\$5,467
80	\$1,868	\$3,009	\$3,467	\$3,909	\$4,287	\$4,385	\$2,188	\$3,732	\$4,634	\$5,224	\$5,778	\$6,099
81	\$2,058	\$3,330	\$3,825	\$4,314	\$4,711	\$4,819	\$2,426	\$4,141	\$5,133	\$5,755	\$6,376	\$6,733
82	\$2,248	\$3,652	\$4,184	\$4,718	\$5,136	\$5,253	\$2,664	\$4,549	\$5,631	\$6,286	\$6,974	\$7,365
83	\$2,473	\$4,017	\$4,602	\$5,189	\$5,649	\$5,779	\$2,931	\$5,004	\$6,194	\$6,914	\$7,670	\$8,101
84	\$2,698	\$4,382	\$5,020	\$5,662	\$6,162	\$6,305	\$3,200	\$5,459	\$6,757	\$7,543	\$8,368	\$8,838
85	\$2,923	\$4,747	\$5,440	\$6,133	\$6,676	\$6,831	\$3,467	\$5,914	\$7,320	\$8,172	\$9,066	\$9,574
86	\$3,147	\$5,112	\$5,858	\$6,606	\$7,189	\$7,355	\$3,734	\$6,368	\$7,882	\$8,801	\$9,762	\$10,310
87	\$3,372	\$5,477	\$6,276	\$7,077	\$7,704	\$7,881	\$4,002	\$6,823	\$8,445	\$9,429	\$10,460	\$11,047
88	\$3,597	\$5,842	\$6,694	\$7,550	\$8,217	\$8,407	\$4,269	\$7,278	\$9,010	\$10,058	\$11,158	\$11,783
89	\$3,822	\$6,207	\$7,112	\$8,021	\$8,730	\$8,932	\$4,536	\$7,733	\$9,572	\$10,687	\$11,854	\$12,520
90	\$4,047	\$6,572	\$7,532	\$8,492	\$9,244	\$9,457	\$4,805	\$8,188	\$10,135	\$11,315	\$12,552	\$13,255
91	\$4,271	\$6,937	\$7,950	\$8,965	\$9,757	\$9,982	\$5,072	\$8,643	\$10,698	\$11,944	\$13,250	\$13,991
92	\$4,496	\$7,302	\$8,368	\$9,436	\$10,270	\$10,508	\$5,339	\$9,098	\$11,261	\$12,571	\$13,946	\$14,728
93	\$4,721	\$7,667	\$8,786	\$9,908	\$10,785	\$11,034	\$5,607	\$9,553	\$11,824	\$13,200	\$14,644	\$15,464
94	\$4,946	\$8,032	\$9,204	\$10,380	\$11,298	\$11,558	\$5,874	\$10,008	\$12,388	\$13,829	\$15,342	\$16,201
95	\$5,171	\$8,397	\$9,624	\$10,851	\$11,811	\$12,084	\$6,141	\$10,462	\$12,951	\$14,458	\$16,038	\$16,937
96	\$5,395	\$8,762	\$10,042	\$11,324	\$12,325	\$12,610	\$6,409	\$10,917	\$13,514	\$15,086	\$16,736	\$17,674
97	\$5,620	\$9,127	\$10,460	\$11,795	\$12,838	\$13,134	\$6,676	\$11,372	\$14,076	\$15,715	\$17,434	\$18,410
98	\$5,845	\$9,494	\$10,878	\$12,267	\$13,353	\$13,660	\$6,943	\$11,827	\$14,639	\$16,344	\$18,130	\$19,146
99	\$6,070	\$9,859	\$11,296	\$12,739	\$13,866	\$14,186	\$7,212	\$12,282	\$15,202	\$16,972	\$18,828	\$19,883
100	\$6,295	\$10,224	\$11,716	\$13,210	\$14,379	\$14,712	\$7,479	\$12,737	\$15,766	\$17,601	\$19,526	\$20,619

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
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Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$264	\$415	\$463	\$584	\$651	\$831	\$272	\$545	\$804	\$1,047	\$1,309	\$1,571
38	\$264	\$415	\$463	\$584	\$651	\$831	\$272	\$545	\$804	\$1,047	\$1,309	\$1,571
39	\$264	\$415	\$463	\$584	\$651	\$831	\$272	\$545	\$804	\$1,047	\$1,309	\$1,571
40	\$264	\$415	\$463	\$584	\$651	\$831	\$272	\$545	\$804	\$1,047	\$1,309	\$1,571
41	\$264	\$415	\$463	\$584	\$651	\$831	\$272	\$545	\$804	\$1,047	\$1,309	\$1,571
42	\$264	\$415	\$463	\$584	\$651	\$831	\$272	\$545	\$804	\$1,047	\$1,309	\$1,571
43	\$269	\$421	\$470	\$593	\$662	\$846	\$277	\$553	\$817	\$1,064	\$1,331	\$1,597
44	\$273	\$429	\$478	\$603	\$672	\$859	\$281	\$563	\$831	\$1,082	\$1,352	\$1,622
45	\$278	\$436	\$486	\$613	\$683	\$873	\$286	\$572	\$844	\$1,100	\$1,375	\$1,650
46	\$281	\$442	\$494	\$622	\$695	\$888	\$291	\$580	\$857	\$1,118	\$1,396	\$1,676
47	\$286	\$449	\$502	\$632	\$706	\$900	\$294	\$590	\$872	\$1,134	\$1,418	\$1,701
48	\$301	\$471	\$529	\$667	\$743	\$954	\$307	\$616	\$910	\$1,187	\$1,484	\$1,780
49	\$314	\$494	\$558	\$703	\$781	\$1,005	\$320	\$640	\$949	\$1,240	\$1,549	\$1,859
50	\$326	\$515	\$587	\$736	\$820	\$1,058	\$333	\$666	\$987	\$1,291	\$1,614	\$1,938
51	\$341	\$537	\$616	\$772	\$859	\$1,111	\$346	\$691	\$1,026	\$1,344	\$1,680	\$2,016
52	\$354	\$560	\$645	\$807	\$897	\$1,163	\$359	\$716	\$1,064	\$1,396	\$1,745	\$2,094
53	\$359	\$566	\$653	\$817	\$907	\$1,177	\$362	\$725	\$1,077	\$1,413	\$1,767	\$2,119
54	\$363	\$572	\$661	\$827	\$918	\$1,192	\$367	\$733	\$1,092	\$1,431	\$1,788	\$2,147
55	\$367	\$579	\$667	\$836	\$929	\$1,206	\$371	\$743	\$1,105	\$1,447	\$1,811	\$2,172
56	\$371	\$587	\$675	\$846	\$941	\$1,220	\$376	\$751	\$1,118	\$1,465	\$1,832	\$2,198
57	\$376	\$593	\$683	\$855	\$952	\$1,235	\$379	\$761	\$1,130	\$1,483	\$1,852	\$2,224
58	\$396	\$624	\$722	\$902	\$1,002	\$1,302	\$399	\$798	\$1,185	\$1,557	\$1,946	\$2,335
59	\$413	\$654	\$759	\$949	\$1,053	\$1,372	\$416	\$835	\$1,241	\$1,631	\$2,037	\$2,446
60	\$433	\$685	\$798	\$994	\$1,103	\$1,441	\$436	\$872	\$1,296	\$1,704	\$2,131	\$2,557
61	\$450	\$714	\$835	\$1,040	\$1,155	\$1,508	\$453	\$909	\$1,352	\$1,778	\$2,222	\$2,668
62	\$470	\$745	\$872	\$1,087	\$1,204	\$1,577	\$473	\$946	\$1,407	\$1,852	\$2,316	\$2,779
63	\$523	\$831	\$976	\$1,214	\$1,346	\$1,766	\$526	\$1,052	\$1,568	\$2,065	\$2,581	\$3,097
64	\$577	\$918	\$1,079	\$1,341	\$1,486	\$1,954	\$579	\$1,159	\$1,727	\$2,277	\$2,846	\$3,415
65	\$630	\$1,003	\$1,183	\$1,468	\$1,626	\$2,142	\$634	\$1,267	\$1,888	\$2,489	\$3,111	\$3,734
66	\$683	\$1,090	\$1,286	\$1,595	\$1,766	\$2,330	\$687	\$1,375	\$2,047	\$2,701	\$3,377	\$4,052
67	\$738	\$1,175	\$1,391	\$1,722	\$1,907	\$2,518	\$740	\$1,481	\$2,208	\$2,914	\$3,642	\$4,371
68	\$815	\$1,301	\$1,539	\$1,905	\$2,106	\$2,788	\$818	\$1,637	\$2,439	\$3,219	\$4,023	\$4,827
69	\$892	\$1,425	\$1,688	\$2,087	\$2,307	\$3,058	\$896	\$1,791	\$2,669	\$3,523	\$4,404	\$5,285
70	\$970	\$1,549	\$1,838	\$2,270	\$2,508	\$3,329	\$973	\$1,946	\$2,901	\$3,829	\$4,787	\$5,744
71	\$1,047	\$1,674	\$1,986	\$2,452	\$2,709	\$3,597	\$1,050	\$2,100	\$3,132	\$4,134	\$5,168	\$6,202
72	\$1,126	\$1,798	\$2,135	\$2,636	\$2,910	\$3,867	\$1,129	\$2,256	\$3,364	\$4,440	\$5,549	\$6,660
73	\$1,264	\$2,020	\$2,401	\$2,960	\$3,267	\$4,350	\$1,265	\$2,531	\$3,774	\$4,982	\$6,226	\$7,472
74	\$1,401	\$2,242	\$2,666	\$3,285	\$3,624	\$4,832	\$1,404	\$2,808	\$4,184	\$5,523	\$6,903	\$8,284
75	\$1,539	\$2,463	\$2,933	\$3,610	\$3,981	\$5,314	\$1,542	\$3,083	\$4,594	\$6,065	\$7,580	\$9,096
76	\$1,677	\$2,685	\$3,198	\$3,935	\$4,340	\$5,797	\$1,679	\$3,359	\$5,004	\$6,606	\$8,257	\$9,908
77	\$1,815	\$2,907	\$3,464	\$4,260	\$4,697	\$6,279	\$1,817	\$3,634	\$5,416	\$7,148	\$8,934	\$10,722
78	\$2,110	\$3,378	\$4,010	\$4,916	\$5,414	\$7,276	\$2,111	\$4,223	\$6,205	\$8,276	\$10,346	\$12,415
79	\$2,402	\$3,851	\$4,557	\$5,573	\$6,130	\$8,272	\$2,406	\$4,813	\$6,996	\$9,407	\$11,758	\$14,110
80	\$2,697	\$4,322	\$5,104	\$6,229	\$6,847	\$9,269	\$2,700	\$5,401	\$7,788	\$10,536	\$13,170	\$15,803
81	\$2,989	\$4,795	\$5,651	\$6,887	\$7,564	\$10,265	\$2,994	\$5,990	\$8,577	\$11,664	\$14,581	\$17,498
82	\$3,284	\$5,266	\$6,197	\$7,545	\$8,281	\$11,261	\$3,288	\$6,578	\$9,368	\$12,795	\$15,993	\$19,191
83	\$3,612	\$5,792	\$6,818	\$8,299	\$9,109	\$12,388	\$3,616	\$7,236	\$10,304	\$14,073	\$17,593	\$21,111
84	\$3,941	\$6,319	\$7,437	\$9,053	\$9,937	\$13,514	\$3,944	\$7,894	\$11,242	\$15,353	\$19,191	\$23,030
85	\$4,269	\$6,845	\$8,056	\$9,807	\$10,766	\$14,639	\$4,274	\$8,551	\$12,179	\$16,633	\$20,791	\$24,950
86	\$4,599	\$7,373	\$8,677	\$10,561	\$11,592	\$15,766	\$4,602	\$9,211	\$13,115	\$17,913	\$22,390	\$26,868
87	\$4,927	\$7,898	\$9,296	\$11,315	\$12,420	\$16,892	\$4,932	\$9,868	\$14,052	\$19,191	\$23,990	\$28,788
88	\$5,257	\$8,426	\$9,917	\$12,070	\$13,248	\$18,018	\$5,260	\$10,526	\$14,988	\$20,471	\$25,590	\$30,706
89	\$5,585	\$8,952	\$10,536	\$12,825	\$14,076	\$19,145	\$5,589	\$11,184	\$15,926	\$21,751	\$27,188	\$32,626
90	\$5,914	\$9,479	\$11,155	\$13,580	\$14,905	\$20,270	\$5,917	\$11,841	\$16,863	\$23,030	\$28,788	\$34,545
91	\$6,242	\$10,005	\$11,775	\$14,334	\$15,733	\$21,396	\$6,247	\$12,499	\$17,799	\$24,310	\$30,386	\$36,465
92	\$6,572	\$10,532	\$12,394	\$15,088	\$16,561	\$22,523	\$6,575	\$13,157	\$18,736	\$25,590	\$31,986	\$38,383
93	\$6,900	\$11,058	\$13,015	\$15,842	\$17,389	\$23,649	\$6,903	\$13,814	\$19,672	\$26,868	\$33,586	\$40,303
94	\$7,228	\$11,586	\$13,634	\$16,596	\$18,217	\$24,774	\$7,233	\$14,472	\$20,610	\$28,148	\$35,185	\$42,221
95	\$7,558	\$12,111	\$14,255	\$17,352	\$19,045	\$25,902	\$7,561	\$15,131	\$21,546	\$29,428	\$36,785	\$44,141
96	\$7,886	\$12,639	\$14,874	\$18,106	\$19,873	\$27,027	\$7,890	\$15,789	\$22,483	\$30,706	\$38,383	\$46,061
97	\$8,215	\$13,165	\$15,493	\$18,860	\$20,701	\$28,153	\$8,218	\$16,447	\$23,421	\$31,986	\$39,983	\$47,980
98	\$8,543	\$13,692	\$16,114	\$19,614	\$21,530	\$29,280	\$8,548	\$17,104	\$24,356	\$33,266	\$41,583	\$49,899
99	\$8,873	\$14,218	\$16,733	\$20,369	\$22,358	\$30,406	\$8,876	\$17,762	\$25,294	\$34,545	\$43,181	\$51,818
100	\$9,201	\$14,745	\$17,354	\$21,123	\$23,186	\$31,531	\$9,206	\$18,420	\$26,230	\$35,825	\$44,781	\$53,738

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
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Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K	\$75K	\$75K	\$75K	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k
	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300
37	\$340	\$512	\$610	\$705	\$423	\$684	\$849	\$997	\$1,110	\$1,220
38	\$340	\$512	\$610	\$705	\$423	\$684	\$849	\$997	\$1,110	\$1,220
39	\$340	\$512	\$610	\$705	\$423	\$684	\$849	\$997	\$1,110	\$1,220
40	\$340	\$512	\$610	\$705	\$423	\$684	\$849	\$997	\$1,110	\$1,220
41	\$340	\$512	\$610	\$705	\$423	\$684	\$849	\$997	\$1,110	\$1,220
42	\$340	\$512	\$610	\$705	\$423	\$684	\$849	\$997	\$1,110	\$1,220
43	\$346	\$521	\$621	\$716	\$431	\$697	\$862	\$1,013	\$1,128	\$1,241
44	\$351	\$529	\$631	\$727	\$438	\$708	\$877	\$1,030	\$1,147	\$1,261
45	\$357	\$538	\$642	\$740	\$446	\$719	\$891	\$1,047	\$1,165	\$1,281
46	\$362	\$547	\$651	\$751	\$453	\$730	\$904	\$1,063	\$1,183	\$1,302
47	\$368	\$555	\$662	\$762	\$459	\$742	\$919	\$1,080	\$1,202	\$1,322
48	\$390	\$586	\$697	\$801	\$484	\$786	\$973	\$1,143	\$1,269	\$1,394
49	\$414	\$618	\$732	\$838	\$509	\$828	\$1,026	\$1,206	\$1,335	\$1,465
50	\$436	\$647	\$767	\$877	\$533	\$871	\$1,080	\$1,267	\$1,402	\$1,537
51	\$459	\$679	\$804	\$915	\$557	\$914	\$1,134	\$1,330	\$1,468	\$1,607
52	\$481	\$710	\$840	\$952	\$581	\$958	\$1,189	\$1,392	\$1,535	\$1,679
53	\$486	\$719	\$849	\$963	\$588	\$969	\$1,204	\$1,409	\$1,555	\$1,699
54	\$492	\$727	\$860	\$976	\$595	\$980	\$1,217	\$1,428	\$1,574	\$1,720
55	\$499	\$736	\$871	\$987	\$603	\$993	\$1,232	\$1,444	\$1,592	\$1,740
56	\$505	\$745	\$880	\$999	\$608	\$1,004	\$1,246	\$1,461	\$1,611	\$1,760
57	\$510	\$754	\$891	\$1,012	\$616	\$1,015	\$1,261	\$1,478	\$1,629	\$1,781
58	\$538	\$793	\$936	\$1,060	\$649	\$1,073	\$1,331	\$1,557	\$1,714	\$1,871
59	\$566	\$834	\$982	\$1,108	\$682	\$1,130	\$1,400	\$1,637	\$1,799	\$1,962
60	\$594	\$875	\$1,026	\$1,156	\$714	\$1,185	\$1,468	\$1,716	\$1,884	\$2,053
61	\$621	\$915	\$1,073	\$1,206	\$747	\$1,243	\$1,539	\$1,796	\$1,969	\$2,143
62	\$651	\$956	\$1,117	\$1,254	\$779	\$1,298	\$1,607	\$1,875	\$2,054	\$2,234
63	\$727	\$1,065	\$1,243	\$1,391	\$871	\$1,453	\$1,796	\$2,091	\$2,287	\$2,485
64	\$804	\$1,176	\$1,368	\$1,529	\$962	\$1,609	\$1,984	\$2,310	\$2,522	\$2,735
65	\$882	\$1,287	\$1,492	\$1,666	\$1,052	\$1,764	\$2,173	\$2,526	\$2,755	\$2,985
66	\$960	\$1,398	\$1,618	\$1,805	\$1,145	\$1,919	\$2,361	\$2,744	\$2,990	\$3,236
67	\$1,037	\$1,509	\$1,742	\$1,944	\$1,235	\$2,073	\$2,550	\$2,961	\$3,223	\$3,486
68	\$1,148	\$1,666	\$1,919	\$2,138	\$1,367	\$2,297	\$2,820	\$3,268	\$3,554	\$3,839
69	\$1,261	\$1,823	\$2,097	\$2,332	\$1,498	\$2,519	\$3,088	\$3,575	\$3,885	\$4,194
70	\$1,372	\$1,979	\$2,275	\$2,526	\$1,629	\$2,742	\$3,358	\$3,881	\$4,214	\$4,547
71	\$1,483	\$2,136	\$2,450	\$2,720	\$1,762	\$2,966	\$3,626	\$4,188	\$4,545	\$4,902
72	\$1,594	\$2,293	\$2,628	\$2,914	\$1,894	\$3,188	\$3,896	\$4,495	\$4,876	\$5,255
73	\$1,794	\$2,576	\$2,948	\$3,266	\$2,128	\$3,587	\$4,375	\$5,045	\$5,468	\$5,893
74	\$1,993	\$2,857	\$3,266	\$3,617	\$2,363	\$3,985	\$4,856	\$5,592	\$6,062	\$6,531
75	\$2,193	\$3,140	\$3,584	\$3,968	\$2,598	\$4,384	\$5,335	\$6,141	\$6,653	\$7,167
76	\$2,391	\$3,421	\$3,904	\$4,320	\$2,833	\$4,784	\$5,816	\$6,689	\$7,247	\$7,805
77	\$2,591	\$3,702	\$4,222	\$4,671	\$3,066	\$5,181	\$6,295	\$7,236	\$7,841	\$8,443
78	\$2,998	\$4,244	\$4,815	\$5,405	\$3,565	\$5,997	\$7,240	\$8,375	\$9,002	\$9,631
79	\$3,406	\$4,784	\$5,411	\$6,139	\$4,063	\$6,811	\$8,183	\$9,512	\$10,165	\$10,820
80	\$3,813	\$5,324	\$6,004	\$6,873	\$4,562	\$7,626	\$9,128	\$10,650	\$11,328	\$12,009
81	\$4,220	\$5,864	\$6,598	\$7,609	\$5,059	\$8,442	\$10,071	\$11,787	\$12,491	\$13,196
82	\$4,627	\$6,406	\$7,193	\$8,344	\$5,557	\$9,255	\$11,016	\$12,924	\$13,654	\$14,385
83	\$5,132	\$7,051	\$7,913	\$9,178	\$6,163	\$10,189	\$12,216	\$14,333	\$15,032	\$15,824
84	\$5,636	\$7,698	\$8,632	\$10,012	\$6,770	\$11,123	\$13,418	\$15,742	\$16,410	\$17,262
85	\$6,141	\$8,344	\$9,351	\$10,847	\$7,375	\$12,057	\$14,618	\$17,151	\$17,787	\$18,701
86	\$6,646	\$8,991	\$10,071	\$11,681	\$7,981	\$12,991	\$15,818	\$18,560	\$19,165	\$20,140
87	\$7,149	\$9,636	\$10,790	\$12,515	\$8,588	\$13,924	\$17,020	\$19,970	\$20,543	\$21,578
88	\$7,654	\$10,282	\$11,509	\$13,349	\$9,192	\$14,858	\$18,220	\$21,379	\$21,920	\$23,017
89	\$8,159	\$10,929	\$12,229	\$14,185	\$9,799	\$15,792	\$19,420	\$22,788	\$23,298	\$24,456
90	\$8,664	\$11,574	\$12,948	\$15,019	\$10,405	\$16,728	\$20,622	\$24,197	\$24,676	\$25,894
91	\$9,168	\$12,221	\$13,667	\$15,853	\$11,010	\$17,662	\$21,822	\$25,606	\$26,053	\$27,335
92	\$9,671	\$12,867	\$14,387	\$16,689	\$11,617	\$18,596	\$23,024	\$27,015	\$27,431	\$28,774
93	\$10,176	\$13,514	\$15,106	\$17,523	\$12,223	\$19,529	\$24,225	\$28,424	\$28,809	\$30,212
94	\$10,681	\$14,159	\$15,825	\$18,357	\$12,828	\$20,463	\$25,425	\$29,833	\$30,186	\$31,651
95	\$11,186	\$14,807	\$16,545	\$19,193	\$13,434	\$21,397	\$26,627	\$31,242	\$31,564	\$33,090
96	\$11,691	\$15,452	\$17,264	\$20,027	\$14,039	\$22,331	\$27,827	\$32,649	\$32,942	\$34,528
97	\$12,194	\$16,099	\$17,983	\$20,861	\$14,646	\$23,265	\$29,029	\$34,059	\$34,319	\$35,967
98	\$12,698	\$16,745	\$18,703	\$21,697	\$15,252	\$24,199	\$30,229	\$35,468	\$35,697	\$37,406
99	\$13,203	\$17,392	\$19,422	\$22,531	\$15,857	\$25,132	\$31,429	\$36,877	\$37,075	\$38,844
100	\$13,708	\$18,037	\$20,141	\$23,365	\$16,463	\$26,066	\$32,631	\$38,286	\$38,452	\$40,283

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CENTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300
37	\$451	\$815	\$1,054	\$1,248	\$1,413	\$1,613	\$459	\$875	\$1,073	\$1,631	\$1,846	\$2,106
38	\$451	\$815	\$1,054	\$1,248	\$1,413	\$1,613	\$459	\$875	\$1,073	\$1,631	\$1,846	\$2,106
39	\$451	\$815	\$1,054	\$1,248	\$1,413	\$1,613	\$459	\$875	\$1,073	\$1,631	\$1,846	\$2,106
40	\$451	\$815	\$1,054	\$1,248	\$1,413	\$1,613	\$459	\$875	\$1,073	\$1,631	\$1,846	\$2,106
41	\$451	\$815	\$1,054	\$1,248	\$1,413	\$1,613	\$459	\$875	\$1,073	\$1,631	\$1,846	\$2,106
42	\$451	\$815	\$1,054	\$1,248	\$1,413	\$1,613	\$459	\$875	\$1,073	\$1,631	\$1,846	\$3,009
43	\$460	\$828	\$1,071	\$1,270	\$1,437	\$1,640	\$466	\$888	\$1,091	\$1,659	\$1,877	\$2,864
44	\$468	\$843	\$1,089	\$1,291	\$1,461	\$1,666	\$473	\$902	\$1,108	\$1,685	\$1,908	\$2,718
45	\$475	\$856	\$1,106	\$1,311	\$1,485	\$1,694	\$483	\$917	\$1,126	\$1,712	\$1,938	\$2,572
46	\$483	\$869	\$1,122	\$1,331	\$1,507	\$1,720	\$490	\$932	\$1,145	\$1,740	\$1,969	\$2,428
47	\$490	\$884	\$1,141	\$1,354	\$1,531	\$1,747	\$497	\$947	\$1,161	\$1,768	\$1,999	\$2,282
48	\$512	\$932	\$1,208	\$1,433	\$1,622	\$1,855	\$520	\$993	\$1,228	\$1,866	\$2,112	\$2,415
49	\$536	\$982	\$1,274	\$1,513	\$1,711	\$1,962	\$542	\$1,039	\$1,294	\$1,964	\$2,223	\$2,548
50	\$558	\$1,032	\$1,341	\$1,592	\$1,801	\$2,069	\$564	\$1,085	\$1,361	\$2,062	\$2,334	\$2,681
51	\$582	\$1,080	\$1,407	\$1,672	\$1,890	\$2,178	\$586	\$1,132	\$1,428	\$2,160	\$2,445	\$2,814
52	\$605	\$1,130	\$1,474	\$1,751	\$1,980	\$2,286	\$608	\$1,178	\$1,494	\$2,258	\$2,556	\$2,948
53	\$612	\$1,143	\$1,492	\$1,772	\$2,005	\$2,313	\$616	\$1,193	\$1,513	\$2,287	\$2,587	\$2,985
54	\$621	\$1,158	\$1,511	\$1,794	\$2,029	\$2,341	\$623	\$1,208	\$1,531	\$2,315	\$2,618	\$3,022
55	\$629	\$1,171	\$1,529	\$1,816	\$2,054	\$2,369	\$631	\$1,222	\$1,550	\$2,343	\$2,650	\$3,057
56	\$636	\$1,185	\$1,546	\$1,836	\$2,079	\$2,398	\$640	\$1,237	\$1,568	\$2,371	\$2,681	\$3,094
57	\$644	\$1,198	\$1,564	\$1,858	\$2,103	\$2,426	\$647	\$1,250	\$1,587	\$2,398	\$2,713	\$3,131
58	\$675	\$1,263	\$1,651	\$1,962	\$2,217	\$2,565	\$679	\$1,315	\$1,674	\$2,526	\$2,857	\$3,303
59	\$706	\$1,328	\$1,738	\$2,064	\$2,334	\$2,704	\$710	\$1,378	\$1,762	\$2,655	\$3,001	\$3,476
60	\$738	\$1,392	\$1,825	\$2,167	\$2,448	\$2,840	\$742	\$1,442	\$1,849	\$2,785	\$3,145	\$3,650
61	\$769	\$1,457	\$1,912	\$2,269	\$2,563	\$2,979	\$773	\$1,505	\$1,936	\$2,912	\$3,290	\$3,824
62	\$803	\$1,520	\$1,999	\$2,373	\$2,678	\$3,118	\$804	\$1,568	\$2,023	\$3,042	\$3,434	\$3,996
63	\$893	\$1,699	\$2,238	\$2,655	\$2,992	\$3,493	\$897	\$1,751	\$2,263	\$3,401	\$3,833	\$4,475
64	\$986	\$1,881	\$2,476	\$2,937	\$3,308	\$3,869	\$989	\$1,932	\$2,504	\$3,759	\$4,233	\$4,952
65	\$1,078	\$2,060	\$2,715	\$3,219	\$3,623	\$4,244	\$1,080	\$2,114	\$2,746	\$4,118	\$4,634	\$5,429
66	\$1,169	\$2,239	\$2,953	\$3,502	\$3,937	\$4,619	\$1,172	\$2,295	\$2,986	\$4,479	\$5,034	\$5,906
67	\$1,261	\$2,419	\$3,192	\$3,783	\$4,251	\$4,995	\$1,265	\$2,476	\$3,227	\$4,838	\$5,435	\$6,383
68	\$1,394	\$2,678	\$3,534	\$4,187	\$4,699	\$5,525	\$1,398	\$2,739	\$3,573	\$5,355	\$6,010	\$7,069
69	\$1,527	\$2,937	\$3,876	\$4,590	\$5,148	\$6,058	\$1,529	\$3,001	\$3,918	\$5,873	\$6,587	\$7,754
70	\$1,659	\$3,195	\$4,218	\$4,991	\$5,596	\$6,591	\$1,662	\$3,262	\$4,264	\$6,391	\$7,164	\$8,438
71	\$1,792	\$3,454	\$4,560	\$5,394	\$6,045	\$7,123	\$1,796	\$3,525	\$4,608	\$6,909	\$7,741	\$9,122
72	\$1,925	\$3,713	\$4,902	\$5,795	\$6,493	\$7,654	\$1,929	\$3,787	\$4,954	\$7,425	\$8,318	\$9,806
73	\$2,162	\$4,175	\$5,514	\$6,515	\$7,293	\$8,602	\$2,164	\$4,253	\$5,572	\$8,351	\$9,348	\$11,029
74	\$2,398	\$4,638	\$6,126	\$7,232	\$8,092	\$9,551	\$2,400	\$4,721	\$6,187	\$9,276	\$10,380	\$12,251
75	\$2,633	\$5,100	\$6,737	\$7,950	\$8,893	\$10,500	\$2,637	\$5,189	\$6,805	\$10,202	\$11,411	\$13,475
76	\$2,870	\$5,564	\$7,349	\$8,667	\$9,692	\$11,448	\$2,872	\$5,655	\$7,421	\$11,127	\$12,441	\$14,697
77	\$3,107	\$6,027	\$7,959	\$9,387	\$10,492	\$12,397	\$3,109	\$6,123	\$8,038	\$12,053	\$13,473	\$15,920
78	\$3,368	\$7,007	\$9,222	\$10,757	\$12,064	\$14,365	\$3,311	\$7,106	\$9,307	\$13,812	\$15,493	\$18,446
79	\$4,109	\$7,987	\$10,485	\$12,127	\$13,638	\$16,332	\$4,113	\$8,090	\$10,576	\$15,572	\$17,514	\$20,972
80	\$4,610	\$8,965	\$11,748	\$13,497	\$15,212	\$18,300	\$4,616	\$9,072	\$11,844	\$17,333	\$19,533	\$23,498
81	\$5,111	\$9,945	\$13,011	\$14,868	\$16,785	\$20,265	\$5,119	\$10,056	\$13,113	\$19,091	\$21,554	\$26,024
82	\$5,612	\$10,925	\$14,274	\$16,238	\$18,359	\$22,233	\$5,620	\$11,040	\$14,379	\$20,852	\$23,574	\$28,550
83	\$6,224	\$12,027	\$15,702	\$17,861	\$20,360	\$24,456	\$6,234	\$12,166	\$15,818	\$22,936	\$26,144	\$31,405
84	\$6,835	\$13,129	\$17,129	\$19,485	\$22,362	\$26,680	\$6,846	\$13,290	\$17,257	\$25,022	\$28,714	\$34,260
85	\$7,447	\$14,231	\$18,557	\$21,109	\$24,363	\$28,903	\$7,460	\$14,416	\$18,694	\$27,107	\$31,285	\$37,115
86	\$8,059	\$15,334	\$19,984	\$22,732	\$26,364	\$31,126	\$8,074	\$15,543	\$20,132	\$29,191	\$33,855	\$39,970
87	\$8,671	\$16,436	\$21,412	\$24,358	\$28,367	\$33,350	\$8,686	\$16,667	\$21,571	\$31,277	\$36,426	\$42,824
88	\$9,283	\$17,540	\$22,839	\$25,981	\$30,368	\$35,573	\$9,300	\$17,793	\$23,008	\$33,361	\$38,994	\$45,679
89	\$9,895	\$18,642	\$24,267	\$27,605	\$32,368	\$37,796	\$9,912	\$18,919	\$24,446	\$35,447	\$41,564	\$48,534
90	\$10,507	\$19,744	\$25,695	\$29,228	\$34,369	\$40,020	\$10,526	\$20,045	\$25,885	\$37,531	\$44,135	\$51,389
91	\$11,117	\$20,846	\$27,122	\$30,852	\$36,372	\$42,243	\$11,138	\$21,170	\$27,322	\$39,617	\$46,705	\$54,244
92	\$11,729	\$21,948	\$28,550	\$32,476	\$38,373	\$44,466	\$11,752	\$22,296	\$28,761	\$41,703	\$49,276	\$57,100
93	\$12,342	\$23,050	\$29,977	\$34,099	\$40,374	\$46,690	\$12,364	\$23,422	\$30,199	\$43,787	\$51,844	\$59,955
94	\$12,954	\$24,152	\$31,405	\$35,723	\$42,376	\$48,913	\$12,978	\$24,546	\$31,636	\$45,873	\$54,415	\$62,810
95	\$13,566	\$25,255	\$32,833	\$37,346	\$44,377	\$51,136	\$13,590	\$25,672	\$33,075	\$47,957	\$56,985	\$65,665
96	\$14,178	\$26,357	\$34,260	\$38,972	\$46,378	\$53,361	\$14,204	\$26,799	\$34,512	\$50,043	\$59,555	\$68,520
97	\$14,788	\$27,459	\$35,688	\$40,595	\$48,381	\$55,583	\$14,816	\$27,925	\$35,950	\$52,127	\$62,126	\$71,374
98	\$15,400	\$28,561	\$37,115	\$42,219	\$50,381	\$57,806	\$15,430	\$29,049	\$37,389	\$54,213	\$64,694	\$74,229
99	\$16,012	\$29,663	\$38,543	\$43,843	\$52,382	\$60,031	\$16,042	\$30,175	\$38,826	\$56,299	\$67,265	\$77,084
100	\$16,624	\$30,765	\$39,970	\$45,466	\$54,385	\$62,253	\$16,656	\$31,301	\$40,264	\$58,383	\$69,835	\$79,939

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	\$75K	\$75K	\$75K	\$75K
	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300	30 days \$50	30 days \$100	30 days \$150	30 days \$200
37	\$466	\$932	\$1,374	\$1,790	\$2,238	\$2,685	\$313	\$472	\$562	\$647
38	\$466	\$932	\$1,374	\$1,790	\$2,238	\$2,685	\$313	\$472	\$562	\$647
39	\$466	\$932	\$1,374	\$1,790	\$2,238	\$2,685	\$313	\$472	\$562	\$647
40	\$466	\$932	\$1,374	\$1,790	\$2,238	\$2,685	\$313	\$472	\$562	\$647
41	\$466	\$932	\$1,374	\$1,790	\$2,238	\$2,685	\$313	\$472	\$562	\$647
42	\$466	\$932	\$1,374	\$1,790	\$2,238	\$2,685	\$313	\$472	\$562	\$647
43	\$473	\$947	\$1,398	\$1,820	\$2,275	\$2,729	\$318	\$479	\$571	\$658
44	\$481	\$963	\$1,420	\$1,849	\$2,312	\$2,774	\$322	\$486	\$581	\$669
45	\$490	\$978	\$1,444	\$1,879	\$2,348	\$2,818	\$327	\$494	\$590	\$681
46	\$497	\$995	\$1,466	\$1,908	\$2,385	\$2,863	\$333	\$501	\$599	\$692
47	\$505	\$1,010	\$1,489	\$1,938	\$2,422	\$2,907	\$338	\$510	\$608	\$701
48	\$527	\$1,052	\$1,555	\$2,029	\$2,535	\$3,044	\$359	\$538	\$642	\$736
49	\$547	\$1,097	\$1,624	\$2,119	\$2,650	\$3,179	\$379	\$568	\$673	\$771
50	\$570	\$1,139	\$1,690	\$2,210	\$2,763	\$3,314	\$401	\$595	\$706	\$806
51	\$592	\$1,183	\$1,757	\$2,300	\$2,876	\$3,451	\$422	\$625	\$740	\$841
52	\$612	\$1,226	\$1,823	\$2,391	\$2,988	\$3,586	\$442	\$653	\$773	\$877
53	\$619	\$1,243	\$1,846	\$2,421	\$3,025	\$3,630	\$448	\$662	\$782	\$888
54	\$627	\$1,257	\$1,868	\$2,448	\$3,062	\$3,674	\$453	\$669	\$791	\$899
55	\$634	\$1,272	\$1,890	\$2,478	\$3,099	\$3,719	\$459	\$677	\$801	\$910
56	\$642	\$1,287	\$1,914	\$2,508	\$3,134	\$3,763	\$464	\$686	\$810	\$919
57	\$651	\$1,302	\$1,936	\$2,537	\$3,171	\$3,806	\$470	\$693	\$819	\$930
58	\$682	\$1,365	\$2,030	\$2,665	\$3,330	\$3,996	\$496	\$730	\$862	\$975
59	\$714	\$1,428	\$2,125	\$2,790	\$3,488	\$4,185	\$521	\$767	\$902	\$1,019
60	\$745	\$1,492	\$2,219	\$2,916	\$3,645	\$4,375	\$547	\$804	\$945	\$1,065
61	\$777	\$1,555	\$2,313	\$3,042	\$3,804	\$4,564	\$573	\$841	\$986	\$1,110
62	\$808	\$1,618	\$2,408	\$3,170	\$3,961	\$4,754	\$599	\$878	\$1,028	\$1,154
63	\$901	\$1,801	\$2,681	\$3,532	\$4,416	\$5,298	\$669	\$980	\$1,143	\$1,280
64	\$993	\$1,984	\$2,955	\$3,894	\$4,869	\$5,843	\$742	\$1,082	\$1,257	\$1,407
65	\$1,084	\$2,167	\$3,229	\$4,259	\$5,324	\$6,387	\$812	\$1,183	\$1,372	\$1,535
66	\$1,176	\$2,352	\$3,504	\$4,621	\$5,777	\$6,933	\$884	\$1,285	\$1,489	\$1,661
67	\$1,267	\$2,535	\$3,778	\$4,985	\$6,230	\$7,476	\$954	\$1,389	\$1,603	\$1,788
68	\$1,400	\$2,800	\$4,174	\$5,507	\$6,885	\$8,260	\$1,058	\$1,533	\$1,766	\$1,966
69	\$1,533	\$3,064	\$4,569	\$6,030	\$7,537	\$9,044	\$1,159	\$1,677	\$1,929	\$2,145
70	\$1,666	\$3,330	\$4,963	\$6,554	\$8,192	\$9,828	\$1,261	\$1,821	\$2,091	\$2,324
71	\$1,797	\$3,595	\$5,359	\$7,075	\$8,845	\$10,613	\$1,365	\$1,966	\$2,254	\$2,502
72	\$1,931	\$3,859	\$5,755	\$7,598	\$9,497	\$11,397	\$1,466	\$2,110	\$2,419	\$2,681
73	\$2,167	\$4,333	\$6,457	\$8,525	\$10,657	\$12,787	\$1,649	\$2,369	\$2,711	\$3,005
74	\$2,402	\$4,804	\$7,160	\$9,451	\$11,815	\$14,178	\$1,834	\$2,628	\$3,005	\$3,329
75	\$2,639	\$5,276	\$7,861	\$10,378	\$12,972	\$15,567	\$2,017	\$2,888	\$3,297	\$3,650
76	\$2,874	\$5,747	\$8,564	\$11,304	\$14,132	\$16,957	\$2,201	\$3,147	\$3,591	\$3,974
77	\$3,110	\$6,219	\$9,266	\$12,231	\$15,289	\$18,348	\$2,384	\$3,406	\$3,883	\$4,298
78	\$3,611	\$7,206	\$10,618	\$14,017	\$17,521	\$21,025	\$2,759	\$3,904	\$4,431	\$4,952
79	\$4,114	\$8,194	\$11,972	\$15,803	\$19,753	\$23,705	\$3,133	\$4,401	\$4,976	\$5,605
80	\$4,617	\$9,181	\$13,325	\$17,590	\$21,985	\$26,383	\$3,508	\$4,899	\$5,524	\$6,260
81	\$5,120	\$10,169	\$14,677	\$19,374	\$24,219	\$29,062	\$3,883	\$5,396	\$6,071	\$6,912
82	\$5,623	\$11,156	\$16,031	\$21,160	\$26,451	\$31,740	\$4,257	\$5,893	\$6,616	\$7,565
83	\$6,236	\$12,282	\$17,634	\$23,276	\$29,095	\$34,915	\$4,721	\$6,487	\$7,278	\$8,323
84	\$6,849	\$13,409	\$19,235	\$25,391	\$31,740	\$38,088	\$5,185	\$7,082	\$7,940	\$9,080
85	\$7,463	\$14,533	\$20,839	\$27,509	\$34,386	\$41,263	\$5,649	\$7,676	\$8,602	\$9,836
86	\$8,075	\$15,659	\$22,442	\$29,624	\$37,030	\$44,436	\$6,113	\$8,271	\$9,264	\$10,592
87	\$8,689	\$16,785	\$24,045	\$31,740	\$39,675	\$47,611	\$6,578	\$8,865	\$9,927	\$11,350
88	\$9,301	\$17,911	\$25,648	\$33,857	\$42,321	\$50,785	\$7,042	\$9,461	\$10,589	\$12,107
89	\$9,915	\$19,036	\$27,252	\$35,972	\$44,965	\$53,958	\$7,506	\$10,054	\$11,251	\$12,863
90	\$10,527	\$20,162	\$28,855	\$38,088	\$47,611	\$57,133	\$7,970	\$10,650	\$11,913	\$13,619
91	\$11,141	\$21,288	\$30,458	\$40,205	\$50,256	\$60,306	\$8,434	\$11,243	\$12,573	\$14,376
92	\$11,754	\$22,412	\$32,060	\$42,321	\$52,900	\$63,481	\$8,898	\$11,837	\$13,235	\$15,134
93	\$12,367	\$23,538	\$33,663	\$44,436	\$55,546	\$66,654	\$9,362	\$12,432	\$13,897	\$15,890
94	\$12,980	\$24,665	\$35,266	\$46,552	\$58,191	\$69,829	\$9,827	\$13,026	\$14,559	\$16,646
95	\$13,593	\$25,789	\$36,869	\$48,669	\$60,835	\$73,003	\$10,291	\$13,621	\$15,221	\$17,403
96	\$14,206	\$26,915	\$38,473	\$50,785	\$63,481	\$76,176	\$10,755	\$14,215	\$15,883	\$18,161
97	\$14,819	\$28,041	\$40,076	\$52,900	\$66,126	\$79,351	\$11,219	\$14,810	\$16,545	\$18,917
98	\$15,432	\$29,167	\$41,679	\$55,017	\$68,770	\$82,524	\$11,683	\$15,404	\$17,207	\$19,674
99	\$16,046	\$30,292	\$43,282	\$57,133	\$71,416	\$85,699	\$12,147	\$15,999	\$17,867	\$20,430
100	\$16,658	\$31,418	\$44,884	\$59,248	\$74,060	\$88,873	\$12,612	\$16,593	\$18,529	\$21,186

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K
	30 days \$50	30 days \$100	30 days \$150	30 days \$200	30 days \$250	30 days \$300	30 days \$50	30 days \$100	30 days \$150	30 days \$200	30 days \$250	30 days \$300
37	\$388	\$629	\$780	\$917	\$1,030	\$1,122	\$414	\$751	\$969	\$1,148	\$1,302	\$1,418
38	\$388	\$629	\$780	\$917	\$1,030	\$1,122	\$414	\$751	\$969	\$1,148	\$1,302	\$1,418
39	\$388	\$629	\$780	\$917	\$1,030	\$1,122	\$414	\$751	\$969	\$1,148	\$1,302	\$1,418
40	\$388	\$629	\$780	\$917	\$1,030	\$1,122	\$414	\$751	\$969	\$1,148	\$1,302	\$1,418
41	\$388	\$629	\$780	\$917	\$1,030	\$1,122	\$414	\$751	\$969	\$1,148	\$1,302	\$1,418
42	\$388	\$629	\$780	\$917	\$1,030	\$1,122	\$414	\$751	\$969	\$1,148	\$1,302	\$1,418
43	\$396	\$640	\$793	\$934	\$1,047	\$1,141	\$422	\$762	\$986	\$1,169	\$1,322	\$1,442
44	\$401	\$651	\$806	\$949	\$1,063	\$1,161	\$429	\$775	\$1,002	\$1,187	\$1,344	\$1,466
45	\$409	\$660	\$819	\$963	\$1,082	\$1,180	\$435	\$788	\$1,017	\$1,206	\$1,367	\$1,490
46	\$414	\$671	\$832	\$980	\$1,098	\$1,198	\$442	\$801	\$1,034	\$1,226	\$1,387	\$1,513
47	\$422	\$682	\$845	\$995	\$1,115	\$1,217	\$449	\$814	\$1,050	\$1,245	\$1,409	\$1,537
48	\$444	\$721	\$895	\$1,052	\$1,178	\$1,281	\$472	\$858	\$1,111	\$1,318	\$1,492	\$1,624
49	\$466	\$760	\$945	\$1,110	\$1,241	\$1,348	\$492	\$902	\$1,172	\$1,391	\$1,574	\$1,709
50	\$488	\$801	\$995	\$1,167	\$1,304	\$1,413	\$514	\$949	\$1,233	\$1,465	\$1,657	\$1,796
51	\$512	\$840	\$1,043	\$1,224	\$1,367	\$1,479	\$534	\$993	\$1,294	\$1,537	\$1,740	\$1,882
52	\$534	\$880	\$1,093	\$1,281	\$1,429	\$1,544	\$557	\$1,039	\$1,355	\$1,611	\$1,821	\$1,968
53	\$540	\$891	\$1,106	\$1,296	\$1,448	\$1,563	\$564	\$1,052	\$1,372	\$1,629	\$1,844	\$1,992
54	\$547	\$902	\$1,121	\$1,313	\$1,465	\$1,583	\$571	\$1,065	\$1,389	\$1,649	\$1,866	\$2,016
55	\$553	\$912	\$1,134	\$1,330	\$1,483	\$1,601	\$577	\$1,076	\$1,407	\$1,670	\$1,890	\$2,042
56	\$560	\$923	\$1,147	\$1,344	\$1,500	\$1,620	\$584	\$1,089	\$1,424	\$1,690	\$1,912	\$2,066
57	\$568	\$934	\$1,161	\$1,361	\$1,518	\$1,640	\$592	\$1,102	\$1,441	\$1,709	\$1,934	\$2,090
58	\$597	\$986	\$1,224	\$1,433	\$1,598	\$1,723	\$621	\$1,161	\$1,520	\$1,805	\$2,040	\$2,201
59	\$627	\$1,039	\$1,287	\$1,505	\$1,677	\$1,807	\$649	\$1,220	\$1,600	\$1,899	\$2,147	\$2,312
60	\$656	\$1,091	\$1,352	\$1,579	\$1,757	\$1,890	\$679	\$1,281	\$1,679	\$1,993	\$2,252	\$2,422
61	\$688	\$1,143	\$1,415	\$1,651	\$1,836	\$1,971	\$708	\$1,341	\$1,759	\$2,088	\$2,358	\$2,533
62	\$717	\$1,195	\$1,479	\$1,723	\$1,916	\$2,054	\$738	\$1,400	\$1,838	\$2,182	\$2,465	\$2,644
63	\$801	\$1,337	\$1,651	\$1,925	\$2,134	\$2,286	\$823	\$1,564	\$2,058	\$2,443	\$2,753	\$2,948
64	\$886	\$1,479	\$1,825	\$2,125	\$2,352	\$2,515	\$906	\$1,729	\$2,278	\$2,702	\$3,042	\$3,253
65	\$969	\$1,622	\$1,999	\$2,324	\$2,572	\$2,746	\$991	\$1,895	\$2,498	\$2,962	\$3,332	\$3,558
66	\$1,052	\$1,764	\$2,173	\$2,524	\$2,790	\$2,975	\$1,076	\$2,060	\$2,716	\$3,221	\$3,603	\$3,863
67	\$1,135	\$1,908	\$2,347	\$2,724	\$3,009	\$3,207	\$1,159	\$2,225	\$2,937	\$3,480	\$3,911	\$4,168
68	\$1,257	\$2,112	\$2,594	\$3,007	\$3,317	\$3,532	\$1,281	\$2,463	\$3,251	\$3,852	\$4,323	\$4,603
69	\$1,378	\$2,317	\$2,842	\$3,290	\$3,626	\$3,857	\$1,404	\$2,702	\$3,567	\$4,222	\$4,736	\$5,037
70	\$1,500	\$2,522	\$3,088	\$3,571	\$3,935	\$4,185	\$1,526	\$2,940	\$3,881	\$4,592	\$5,148	\$5,474
71	\$1,622	\$2,728	\$3,336	\$3,854	\$4,244	\$4,510	\$1,648	\$3,177	\$4,196	\$4,961	\$5,561	\$5,908
72	\$1,742	\$2,933	\$3,584	\$4,137	\$4,553	\$4,836	\$1,770	\$3,415	\$4,510	\$5,333	\$5,973	\$6,345
73	\$1,958	\$3,301	\$4,026	\$4,641	\$5,106	\$5,422	\$1,988	\$3,841	\$5,074	\$5,993	\$6,709	\$7,125
74	\$2,175	\$3,667	\$4,468	\$5,144	\$5,659	\$6,008	\$2,206	\$4,266	\$5,636	\$6,653	\$7,445	\$7,903
75	\$2,389	\$4,033	\$4,908	\$5,649	\$6,211	\$6,594	\$2,422	\$4,693	\$6,199	\$7,314	\$8,181	\$8,684
76	\$2,606	\$4,401	\$5,350	\$6,154	\$6,764	\$7,180	\$2,641	\$5,119	\$6,761	\$7,974	\$8,917	\$9,464
77	\$2,822	\$4,767	\$5,792	\$6,657	\$7,317	\$7,767	\$2,859	\$5,544	\$7,323	\$8,636	\$9,653	\$10,245
78	\$3,258	\$5,516	\$6,659	\$7,683	\$8,423	\$8,861	\$3,288	\$6,446	\$8,486	\$9,895	\$11,099	\$11,678
79	\$3,697	\$6,267	\$7,528	\$8,708	\$9,527	\$9,954	\$3,719	\$7,347	\$9,647	\$11,156	\$12,547	\$13,109
80	\$4,133	\$7,016	\$8,397	\$9,732	\$10,633	\$11,047	\$4,150	\$8,249	\$10,809	\$12,417	\$13,995	\$14,542
81	\$4,571	\$7,767	\$9,266	\$10,757	\$11,737	\$12,142	\$4,580	\$9,150	\$11,972	\$13,679	\$15,443	\$15,975
82	\$5,008	\$8,516	\$10,134	\$11,781	\$12,843	\$13,235	\$5,011	\$10,050	\$13,133	\$14,938	\$16,891	\$17,407
83	\$5,533	\$9,372	\$11,197	\$13,018	\$14,132	\$14,559	\$5,537	\$11,062	\$14,446	\$16,432	\$18,662	\$19,224
84	\$6,060	\$10,228	\$12,260	\$14,254	\$15,422	\$15,881	\$6,062	\$12,072	\$15,759	\$17,926	\$20,434	\$21,042
85	\$6,585	\$11,082	\$13,323	\$15,491	\$16,713	\$17,205	\$6,589	\$13,081	\$17,074	\$19,420	\$22,205	\$22,860
86	\$7,110	\$11,938	\$14,387	\$16,728	\$18,004	\$18,529	\$7,114	\$14,091	\$18,387	\$20,914	\$23,977	\$24,678
87	\$7,637	\$12,795	\$15,450	\$17,963	\$19,293	\$19,853	\$7,639	\$15,101	\$19,700	\$22,409	\$25,750	\$26,495
88	\$8,162	\$13,651	\$16,513	\$19,200	\$20,583	\$21,177	\$8,166	\$16,112	\$21,012	\$23,903	\$27,522	\$28,313
89	\$8,688	\$14,505	\$17,577	\$20,437	\$21,874	\$22,499	\$8,691	\$17,122	\$22,325	\$25,395	\$29,293	\$30,131
90	\$9,215	\$15,361	\$18,638	\$21,673	\$23,163	\$23,823	\$9,216	\$18,131	\$23,640	\$26,899	\$31,065	\$31,949
91	\$9,740	\$16,217	\$19,701	\$22,910	\$24,454	\$25,147	\$9,743	\$19,141	\$24,953	\$28,383	\$32,836	\$33,766
92	\$10,265	\$17,074	\$20,765	\$24,145	\$25,745	\$26,471	\$10,269	\$20,151	\$26,266	\$29,878	\$34,608	\$35,584
93	\$10,792	\$17,928	\$21,828	\$25,382	\$27,035	\$27,793	\$10,794	\$21,162	\$27,579	\$31,372	\$36,381	\$37,402
94	\$11,317	\$18,784	\$22,891	\$26,619	\$28,324	\$29,118	\$11,321	\$22,172	\$28,892	\$32,866	\$38,153	\$39,220
95	\$11,842	\$19,640	\$23,955	\$27,854	\$29,615	\$30,442	\$11,846	\$23,182	\$30,207	\$34,360	\$39,924	\$41,039
96	\$12,369	\$20,497	\$25,018	\$29,092	\$30,906	\$31,766	\$12,371	\$24,191	\$31,520	\$35,852	\$41,696	\$42,857
97	\$12,894	\$21,351	\$26,081	\$30,329	\$32,196	\$33,088	\$12,898	\$25,201	\$32,833	\$37,346	\$43,467	\$44,675
98	\$13,421	\$22,207	\$27,144	\$31,564	\$33,485	\$34,412	\$13,423	\$26,211	\$34,145	\$38,841	\$45,239	\$46,493
99	\$13,947	\$23,063	\$28,206	\$32,801	\$34,776	\$35,736	\$13,949	\$27,222	\$35,458	\$40,335	\$47,010	\$48,310
100	\$14,472	\$23,919	\$29,269	\$34,036	\$36,067	\$37,060	\$14,476	\$28,232	\$36,773	\$41,829	\$48,784	\$50,128

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	30 days \$50	30 days \$100	30 days \$150	30 days \$200	30 days \$250	30 days \$300	30 days \$50	30 days \$100	30 days \$150	30 days \$200	30 days \$250	30 days \$300
37	\$422	\$804	\$987	\$1,404	\$1,603	\$1,938	\$429	\$858	\$1,265	\$1,648	\$2,060	\$2,471
38	\$422	\$804	\$987	\$1,404	\$1,603	\$1,938	\$429	\$858	\$1,265	\$1,648	\$2,060	\$2,471
39	\$422	\$804	\$987	\$1,404	\$1,603	\$1,938	\$429	\$858	\$1,265	\$1,648	\$2,060	\$2,471
40	\$422	\$804	\$987	\$1,404	\$1,603	\$1,938	\$429	\$858	\$1,265	\$1,648	\$2,060	\$2,471
41	\$422	\$804	\$987	\$1,404	\$1,603	\$1,938	\$429	\$858	\$1,265	\$1,648	\$2,060	\$2,471
42	\$422	\$804	\$987	\$1,404	\$1,603	\$1,938	\$429	\$858	\$1,265	\$1,648	\$2,060	\$2,471
43	\$429	\$817	\$1,004	\$1,428	\$1,631	\$1,971	\$436	\$871	\$1,287	\$1,675	\$2,093	\$2,513
44	\$436	\$830	\$1,021	\$1,452	\$1,657	\$2,003	\$444	\$886	\$1,307	\$1,703	\$2,128	\$2,554
45	\$442	\$843	\$1,036	\$1,474	\$1,685	\$2,036	\$449	\$901	\$1,328	\$1,729	\$2,162	\$2,594
46	\$449	\$858	\$1,052	\$1,498	\$1,711	\$2,067	\$457	\$915	\$1,350	\$1,757	\$2,197	\$2,635
47	\$457	\$871	\$1,069	\$1,522	\$1,738	\$2,101	\$464	\$928	\$1,370	\$1,784	\$2,230	\$2,678
48	\$477	\$914	\$1,130	\$1,605	\$1,833	\$2,223	\$484	\$969	\$1,431	\$1,868	\$2,334	\$2,802
49	\$497	\$956	\$1,191	\$1,690	\$1,929	\$2,345	\$505	\$1,008	\$1,492	\$1,951	\$2,437	\$2,925
50	\$520	\$999	\$1,254	\$1,773	\$2,023	\$2,467	\$523	\$1,048	\$1,555	\$2,032	\$2,541	\$3,049
51	\$540	\$1,041	\$1,315	\$1,858	\$2,119	\$2,591	\$544	\$1,089	\$1,616	\$2,115	\$2,644	\$3,173
52	\$560	\$1,084	\$1,376	\$1,944	\$2,215	\$2,713	\$564	\$1,128	\$1,677	\$2,199	\$2,748	\$3,297
53	\$568	\$1,097	\$1,392	\$1,968	\$2,243	\$2,746	\$571	\$1,143	\$1,698	\$2,226	\$2,783	\$3,338
54	\$573	\$1,110	\$1,409	\$1,992	\$2,269	\$2,779	\$577	\$1,156	\$1,718	\$2,252	\$2,816	\$3,378
55	\$581	\$1,124	\$1,426	\$2,016	\$2,297	\$2,813	\$584	\$1,171	\$1,738	\$2,280	\$2,850	\$3,419
56	\$588	\$1,137	\$1,442	\$2,038	\$2,324	\$2,846	\$592	\$1,183	\$1,760	\$2,308	\$2,885	\$3,460
57	\$595	\$1,150	\$1,461	\$2,062	\$2,352	\$2,879	\$599	\$1,198	\$1,781	\$2,334	\$2,918	\$3,501
58	\$623	\$1,209	\$1,540	\$2,173	\$2,476	\$3,040	\$627	\$1,256	\$1,868	\$2,450	\$3,062	\$3,676
59	\$653	\$1,267	\$1,620	\$2,284	\$2,602	\$3,199	\$656	\$1,315	\$1,955	\$2,567	\$3,208	\$3,850
60	\$682	\$1,326	\$1,701	\$2,395	\$2,726	\$3,358	\$686	\$1,372	\$2,042	\$2,683	\$3,354	\$4,024
61	\$712	\$1,385	\$1,781	\$2,506	\$2,851	\$3,517	\$716	\$1,429	\$2,128	\$2,800	\$3,499	\$4,200
62	\$742	\$1,444	\$1,862	\$2,617	\$2,977	\$3,676	\$743	\$1,489	\$2,215	\$2,916	\$3,645	\$4,373
63	\$825	\$1,611	\$2,082	\$2,925	\$3,323	\$4,116	\$828	\$1,657	\$2,467	\$3,249	\$4,063	\$4,874
64	\$910	\$1,777	\$2,304	\$3,232	\$3,671	\$4,556	\$914	\$1,825	\$2,718	\$3,584	\$4,481	\$5,376
65	\$995	\$1,945	\$2,526	\$3,541	\$4,016	\$4,995	\$997	\$1,995	\$2,972	\$3,918	\$4,897	\$5,877
66	\$1,078	\$2,112	\$2,748	\$3,848	\$4,364	\$5,435	\$1,082	\$2,164	\$3,223	\$4,215	\$5,315	\$6,378
67	\$1,163	\$2,278	\$2,970	\$4,157	\$4,710	\$5,873	\$1,165	\$2,332	\$3,476	\$4,586	\$5,733	\$6,879
68	\$1,285	\$2,520	\$3,286	\$4,599	\$5,209	\$6,504	\$1,287	\$2,576	\$3,839	\$5,067	\$6,334	\$7,600
69	\$1,407	\$2,761	\$3,604	\$5,043	\$5,707	\$7,132	\$1,409	\$2,820	\$4,203	\$5,548	\$6,935	\$8,321
70	\$1,529	\$3,001	\$3,922	\$5,485	\$6,204	\$7,763	\$1,533	\$3,064	\$4,568	\$6,028	\$7,535	\$9,043
71	\$1,651	\$3,242	\$4,240	\$5,929	\$6,703	\$8,392	\$1,655	\$3,308	\$4,930	\$6,509	\$8,136	\$9,764
72	\$1,773	\$3,484	\$4,558	\$6,370	\$7,201	\$9,022	\$1,777	\$3,550	\$5,294	\$6,990	\$8,737	\$10,485
73	\$1,992	\$3,913	\$5,126	\$7,160	\$8,090	\$10,147	\$1,993	\$3,985	\$5,941	\$7,842	\$9,804	\$11,765
74	\$2,208	\$4,344	\$5,694	\$7,952	\$8,980	\$11,271	\$2,210	\$4,420	\$6,587	\$8,695	\$10,870	\$13,042
75	\$2,424	\$4,773	\$6,260	\$8,741	\$9,869	\$12,397	\$2,428	\$4,854	\$7,232	\$9,547	\$11,935	\$14,322
76	\$2,643	\$5,204	\$6,827	\$9,533	\$10,757	\$13,521	\$2,644	\$5,289	\$7,879	\$10,400	\$13,000	\$15,602
77	\$2,859	\$5,633	\$7,395	\$10,322	\$11,646	\$14,646	\$2,861	\$5,721	\$8,525	\$11,252	\$14,067	\$16,879
78	\$3,290	\$6,542	\$8,562	\$12,173	\$13,407	\$16,970	\$3,292	\$6,639	\$9,769	\$12,957	\$16,197	\$19,437
79	\$3,721	\$7,452	\$9,729	\$14,024	\$15,165	\$19,295	\$3,722	\$7,556	\$11,014	\$14,662	\$18,327	\$21,994
80	\$4,151	\$8,360	\$10,895	\$15,875	\$16,926	\$21,619	\$4,153	\$8,473	\$12,258	\$16,367	\$20,460	\$24,550
81	\$4,582	\$9,270	\$12,062	\$17,725	\$18,684	\$23,942	\$4,586	\$9,390	\$13,503	\$18,072	\$22,590	\$27,107
82	\$5,013	\$10,180	\$13,229	\$19,576	\$20,445	\$26,266	\$5,017	\$10,307	\$14,749	\$19,775	\$24,720	\$29,665
83	\$5,538	\$11,202	\$14,553	\$21,554	\$22,595	\$28,892	\$5,542	\$11,343	\$16,223	\$21,754	\$27,192	\$32,631
84	\$6,065	\$12,225	\$15,875	\$23,531	\$24,746	\$31,520	\$6,067	\$12,379	\$17,699	\$23,731	\$29,665	\$35,597
85	\$6,591	\$13,248	\$17,199	\$25,510	\$26,897	\$34,145	\$6,594	\$13,414	\$19,173	\$25,709	\$32,135	\$38,563
86	\$7,116	\$14,270	\$18,522	\$27,487	\$29,047	\$36,773	\$7,119	\$14,450	\$20,648	\$27,686	\$34,608	\$41,529
87	\$7,643	\$15,293	\$19,846	\$29,463	\$31,198	\$39,399	\$7,645	\$15,485	\$22,122	\$29,665	\$37,080	\$44,497
88	\$8,168	\$16,315	\$21,168	\$31,442	\$33,348	\$42,027	\$8,172	\$16,521	\$23,598	\$31,642	\$39,553	\$47,463
89	\$8,693	\$17,338	\$22,492	\$33,419	\$35,499	\$44,653	\$8,697	\$17,556	\$25,071	\$33,620	\$42,025	\$50,430
90	\$9,220	\$18,361	\$23,814	\$35,397	\$37,650	\$47,278	\$9,222	\$18,592	\$26,547	\$35,597	\$44,497	\$53,396
91	\$9,745	\$19,385	\$25,136	\$37,374	\$39,800	\$49,906	\$9,749	\$19,627	\$28,023	\$37,574	\$46,968	\$56,362
92	\$10,272	\$20,408	\$26,460	\$39,353	\$41,951	\$52,532	\$10,274	\$20,663	\$29,497	\$39,553	\$49,440	\$59,328
93	\$10,797	\$21,430	\$27,782	\$41,330	\$44,102	\$55,160	\$10,799	\$21,699	\$30,972	\$41,529	\$51,913	\$62,296
94	\$11,323	\$22,453	\$29,106	\$43,308	\$46,252	\$57,788	\$11,326	\$22,734	\$32,446	\$43,508	\$54,385	\$65,262
95	\$11,850	\$23,476	\$30,429	\$45,285	\$48,403	\$60,412	\$11,852	\$23,770	\$33,922	\$45,485	\$56,857	\$68,228
96	\$12,375	\$24,498	\$31,753	\$47,264	\$50,553	\$63,039	\$12,377	\$24,805	\$35,396	\$47,463	\$59,328	\$71,194
97	\$12,900	\$25,521	\$33,075	\$49,240	\$52,706	\$65,665	\$12,904	\$25,841	\$36,871	\$49,440	\$61,800	\$74,160
98	\$13,427	\$26,543	\$34,399	\$51,217	\$54,857	\$68,293	\$13,429	\$26,876	\$38,345	\$51,419	\$64,273	\$77,126
99	\$13,952	\$27,568	\$35,721	\$53,196	\$57,007	\$70,919	\$13,956	\$27,912	\$39,821	\$53,396	\$66,745	\$80,094
100	\$14,477	\$28,590	\$37,043	\$55,173	\$59,158	\$73,545	\$14,481	\$28,947	\$41,294	\$55,372	\$69,217	\$83,061

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K	\$75K	\$75K	\$75K	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$285	\$429	\$512	\$592	\$355	\$573	\$714	\$840	\$950	\$1,024
38	\$285	\$429	\$512	\$592	\$355	\$573	\$714	\$840	\$950	\$1,024
39	\$285	\$429	\$512	\$592	\$355	\$573	\$714	\$840	\$950	\$1,024
40	\$285	\$429	\$512	\$592	\$355	\$573	\$714	\$840	\$950	\$1,024
41	\$285	\$429	\$512	\$592	\$355	\$573	\$714	\$840	\$950	\$1,024
42	\$285	\$429	\$512	\$592	\$355	\$573	\$714	\$840	\$950	\$1,024
43	\$288	\$436	\$521	\$601	\$361	\$582	\$725	\$852	\$967	\$1,043
44	\$294	\$444	\$529	\$612	\$366	\$592	\$736	\$867	\$982	\$1,060
45	\$298	\$449	\$538	\$621	\$372	\$601	\$749	\$880	\$999	\$1,076
46	\$303	\$457	\$547	\$631	\$377	\$612	\$760	\$895	\$1,013	\$1,093
47	\$309	\$464	\$555	\$642	\$383	\$621	\$773	\$908	\$1,030	\$1,111
48	\$327	\$490	\$586	\$673	\$405	\$656	\$817	\$962	\$1,089	\$1,171
49	\$346	\$518	\$616	\$705	\$425	\$693	\$862	\$1,013	\$1,148	\$1,230
50	\$366	\$544	\$645	\$736	\$446	\$730	\$908	\$1,065	\$1,206	\$1,291
51	\$385	\$570	\$675	\$769	\$466	\$766	\$952	\$1,119	\$1,265	\$1,350
52	\$403	\$597	\$705	\$801	\$488	\$803	\$999	\$1,171	\$1,324	\$1,411
53	\$409	\$605	\$714	\$810	\$494	\$812	\$1,010	\$1,185	\$1,341	\$1,428
54	\$414	\$610	\$723	\$821	\$499	\$823	\$1,023	\$1,198	\$1,357	\$1,446
55	\$418	\$618	\$732	\$830	\$505	\$832	\$1,036	\$1,213	\$1,374	\$1,463
56	\$423	\$625	\$740	\$840	\$512	\$843	\$1,047	\$1,228	\$1,389	\$1,479
57	\$429	\$632	\$749	\$851	\$518	\$852	\$1,060	\$1,243	\$1,405	\$1,498
58	\$453	\$668	\$786	\$891	\$546	\$901	\$1,117	\$1,309	\$1,479	\$1,574
59	\$475	\$701	\$825	\$932	\$573	\$949	\$1,176	\$1,376	\$1,555	\$1,649
60	\$499	\$734	\$862	\$973	\$601	\$995	\$1,233	\$1,442	\$1,629	\$1,725
61	\$523	\$767	\$901	\$1,013	\$627	\$1,043	\$1,293	\$1,507	\$1,703	\$1,801
62	\$547	\$803	\$938	\$1,054	\$655	\$1,091	\$1,350	\$1,574	\$1,777	\$1,875
63	\$612	\$895	\$1,043	\$1,169	\$732	\$1,220	\$1,509	\$1,757	\$1,980	\$2,086
64	\$677	\$987	\$1,148	\$1,285	\$808	\$1,352	\$1,666	\$1,940	\$2,184	\$2,297
65	\$742	\$1,082	\$1,254	\$1,402	\$884	\$1,481	\$1,825	\$2,121	\$2,387	\$2,506
66	\$806	\$1,174	\$1,357	\$1,516	\$962	\$1,611	\$1,984	\$2,304	\$2,591	\$2,716
67	\$871	\$1,267	\$1,463	\$1,633	\$1,037	\$1,742	\$2,141	\$2,487	\$2,794	\$2,927
68	\$965	\$1,400	\$1,613	\$1,796	\$1,148	\$1,929	\$2,369	\$2,744	\$3,081	\$3,225
69	\$1,058	\$1,531	\$1,760	\$1,958	\$1,259	\$2,115	\$2,594	\$3,003	\$3,369	\$3,523
70	\$1,152	\$1,662	\$1,910	\$2,121	\$1,370	\$2,304	\$2,820	\$3,260	\$3,656	\$3,820
71	\$1,246	\$1,794	\$2,058	\$2,286	\$1,479	\$2,491	\$3,046	\$3,519	\$3,944	\$4,118
72	\$1,339	\$1,927	\$2,208	\$2,448	\$1,590	\$2,678	\$3,273	\$3,778	\$4,231	\$4,416
73	\$1,507	\$2,164	\$2,476	\$2,742	\$1,788	\$3,012	\$3,676	\$4,238	\$4,743	\$4,950
74	\$1,674	\$2,400	\$2,742	\$3,038	\$1,984	\$3,349	\$4,079	\$4,699	\$5,257	\$5,487
75	\$1,842	\$2,637	\$3,010	\$3,334	\$2,182	\$3,684	\$4,482	\$5,157	\$5,770	\$6,021
76	\$2,008	\$2,874	\$3,279	\$3,628	\$2,380	\$4,018	\$4,884	\$5,618	\$6,282	\$6,555
77	\$2,177	\$3,110	\$3,545	\$3,924	\$2,576	\$4,353	\$5,287	\$6,078	\$6,796	\$7,092
78	\$2,519	\$3,563	\$4,044	\$4,497	\$2,953	\$5,037	\$6,080	\$6,992	\$7,842	\$8,090
79	\$2,861	\$4,018	\$4,543	\$5,071	\$3,329	\$5,721	\$6,873	\$7,903	\$8,889	\$9,089
80	\$3,203	\$4,471	\$5,043	\$5,644	\$3,706	\$6,406	\$7,667	\$8,815	\$9,936	\$10,087
81	\$3,545	\$4,926	\$5,542	\$6,215	\$4,081	\$7,092	\$8,460	\$9,727	\$10,982	\$11,086
82	\$3,887	\$5,381	\$6,041	\$6,788	\$4,458	\$7,776	\$9,253	\$10,638	\$12,029	\$12,085
83	\$4,310	\$5,923	\$6,646	\$7,467	\$4,904	\$8,553	\$10,178	\$11,702	\$13,231	\$13,292
84	\$4,734	\$6,467	\$7,251	\$8,146	\$5,350	\$9,331	\$11,104	\$12,767	\$14,435	\$14,501
85	\$5,159	\$7,008	\$7,855	\$8,826	\$5,795	\$10,108	\$12,029	\$13,830	\$15,637	\$15,709
86	\$5,583	\$7,552	\$8,458	\$9,505	\$6,241	\$10,886	\$12,954	\$14,893	\$16,841	\$16,918
87	\$6,006	\$8,094	\$9,063	\$10,184	\$6,687	\$11,663	\$13,880	\$15,959	\$18,043	\$18,126
88	\$6,430	\$8,638	\$9,668	\$10,862	\$7,132	\$12,441	\$14,805	\$17,022	\$19,246	\$19,335
89	\$6,855	\$9,179	\$10,272	\$11,541	\$7,578	\$13,218	\$15,731	\$18,085	\$20,448	\$20,543
90	\$7,278	\$9,723	\$10,875	\$12,220	\$8,024	\$13,997	\$16,656	\$19,150	\$21,652	\$21,752
91	\$7,702	\$10,265	\$11,480	\$12,898	\$8,469	\$14,773	\$17,580	\$20,214	\$22,854	\$22,960
92	\$8,125	\$10,809	\$12,085	\$13,577	\$8,915	\$15,552	\$18,507	\$21,277	\$24,058	\$24,169
93	\$8,549	\$11,350	\$12,689	\$14,257	\$9,361	\$16,328	\$19,431	\$22,342	\$25,260	\$25,377
94	\$8,974	\$11,894	\$13,292	\$14,936	\$9,806	\$17,107	\$20,358	\$23,405	\$26,464	\$26,586
95	\$9,398	\$12,436	\$13,897	\$15,615	\$10,252	\$17,884	\$21,282	\$24,469	\$27,666	\$27,793
96	\$9,821	\$12,980	\$14,501	\$16,293	\$10,698	\$18,662	\$22,207	\$25,532	\$28,870	\$29,003
97	\$10,245	\$13,521	\$15,104	\$16,972	\$11,143	\$19,439	\$23,133	\$26,597	\$30,072	\$30,210
98	\$10,668	\$14,065	\$15,709	\$17,651	\$11,589	\$20,215	\$24,058	\$27,660	\$31,276	\$31,418
99	\$11,093	\$14,607	\$16,314	\$18,329	\$12,035	\$20,994	\$24,983	\$28,724	\$32,477	\$32,627
100	\$11,517	\$15,150	\$16,918	\$19,008	\$12,480	\$21,771	\$25,909	\$29,789	\$33,681	\$33,835

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$377	\$684	\$886	\$1,048	\$1,189	\$1,309	\$379	\$734	\$902	\$1,178	\$1,361	\$1,772
38	\$377	\$684	\$886	\$1,048	\$1,189	\$1,309	\$379	\$734	\$902	\$1,178	\$1,361	\$1,772
39	\$377	\$684	\$886	\$1,048	\$1,189	\$1,309	\$379	\$734	\$902	\$1,178	\$1,361	\$1,772
40	\$377	\$684	\$886	\$1,048	\$1,189	\$1,309	\$379	\$734	\$902	\$1,178	\$1,361	\$1,772
41	\$377	\$684	\$886	\$1,048	\$1,189	\$1,309	\$379	\$734	\$902	\$1,178	\$1,361	\$1,772
42	\$377	\$684	\$886	\$1,048	\$1,189	\$1,309	\$379	\$734	\$902	\$1,178	\$1,361	\$1,772
43	\$385	\$697	\$901	\$1,065	\$1,208	\$1,330	\$386	\$747	\$917	\$1,196	\$1,385	\$1,801
44	\$390	\$708	\$915	\$1,084	\$1,228	\$1,352	\$392	\$758	\$932	\$1,217	\$1,407	\$1,831
45	\$396	\$719	\$930	\$1,100	\$1,248	\$1,374	\$399	\$771	\$947	\$1,237	\$1,429	\$1,858
46	\$403	\$730	\$945	\$1,119	\$1,267	\$1,396	\$405	\$782	\$962	\$1,256	\$1,452	\$1,888
47	\$409	\$742	\$960	\$1,135	\$1,287	\$1,418	\$412	\$795	\$976	\$1,276	\$1,476	\$1,918
48	\$429	\$784	\$1,015	\$1,202	\$1,363	\$1,498	\$431	\$834	\$1,032	\$1,346	\$1,555	\$2,030
49	\$449	\$825	\$1,071	\$1,269	\$1,437	\$1,577	\$451	\$873	\$1,089	\$1,416	\$1,635	\$2,141
50	\$468	\$865	\$1,126	\$1,337	\$1,513	\$1,657	\$470	\$912	\$1,145	\$1,487	\$1,714	\$2,252
51	\$488	\$906	\$1,182	\$1,404	\$1,588	\$1,736	\$490	\$950	\$1,200	\$1,557	\$1,794	\$2,365
52	\$509	\$949	\$1,239	\$1,470	\$1,662	\$1,816	\$509	\$989	\$1,256	\$1,627	\$1,875	\$2,476
53	\$514	\$960	\$1,254	\$1,489	\$1,683	\$1,838	\$516	\$1,000	\$1,270	\$1,648	\$1,897	\$2,508
54	\$520	\$971	\$1,269	\$1,505	\$1,705	\$1,860	\$521	\$1,013	\$1,287	\$1,668	\$1,921	\$2,537
55	\$527	\$984	\$1,283	\$1,524	\$1,725	\$1,882	\$529	\$1,024	\$1,302	\$1,686	\$1,944	\$2,569
56	\$533	\$995	\$1,300	\$1,542	\$1,746	\$1,905	\$534	\$1,037	\$1,318	\$1,707	\$1,968	\$2,598
57	\$540	\$1,006	\$1,315	\$1,561	\$1,766	\$1,927	\$540	\$1,050	\$1,333	\$1,727	\$1,990	\$2,630
58	\$566	\$1,061	\$1,387	\$1,648	\$1,862	\$2,030	\$568	\$1,104	\$1,407	\$1,820	\$2,095	\$2,776
59	\$594	\$1,115	\$1,461	\$1,733	\$1,960	\$2,132	\$594	\$1,158	\$1,479	\$1,914	\$2,202	\$2,922
60	\$619	\$1,169	\$1,533	\$1,820	\$2,056	\$2,234	\$621	\$1,211	\$1,553	\$2,006	\$2,308	\$3,068
61	\$647	\$1,224	\$1,607	\$1,907	\$2,152	\$2,337	\$649	\$1,265	\$1,627	\$2,099	\$2,413	\$3,212
62	\$675	\$1,278	\$1,679	\$1,993	\$2,250	\$2,439	\$675	\$1,318	\$1,699	\$2,191	\$2,519	\$3,358
63	\$751	\$1,428	\$1,879	\$2,230	\$2,515	\$2,722	\$753	\$1,470	\$1,903	\$2,448	\$2,819	\$3,759
64	\$828	\$1,579	\$2,080	\$2,467	\$2,777	\$3,005	\$828	\$1,624	\$2,104	\$2,705	\$3,107	\$4,161
65	\$906	\$1,731	\$2,280	\$2,704	\$3,042	\$3,286	\$906	\$1,775	\$2,306	\$2,962	\$3,399	\$4,560
66	\$982	\$1,881	\$2,482	\$2,940	\$3,306	\$3,569	\$984	\$1,929	\$2,509	\$3,219	\$3,693	\$4,961
67	\$1,060	\$2,032	\$2,681	\$3,179	\$3,571	\$3,852	\$1,060	\$2,080	\$2,711	\$3,476	\$3,987	\$5,363
68	\$1,171	\$2,249	\$2,968	\$3,515	\$3,946	\$4,255	\$1,172	\$2,300	\$3,001	\$3,844	\$4,407	\$5,938
69	\$1,281	\$2,467	\$3,256	\$3,854	\$4,323	\$4,658	\$1,283	\$2,520	\$3,292	\$4,212	\$4,826	\$6,513
70	\$1,394	\$2,683	\$3,543	\$4,192	\$4,701	\$5,061	\$1,394	\$2,741	\$3,582	\$4,580	\$5,246	\$7,088
71	\$1,505	\$2,901	\$3,832	\$4,531	\$5,078	\$5,464	\$1,505	\$2,961	\$3,872	\$4,948	\$5,666	\$7,661
72	\$1,616	\$3,118	\$4,118	\$4,869	\$5,455	\$5,868	\$1,618	\$3,181	\$4,161	\$5,316	\$6,086	\$8,236
73	\$1,814	\$3,506	\$4,632	\$5,472	\$6,126	\$6,591	\$1,816	\$3,573	\$4,680	\$5,971	\$6,833	\$9,264
74	\$2,014	\$3,896	\$5,146	\$6,075	\$6,798	\$7,312	\$2,014	\$3,965	\$5,198	\$6,628	\$7,580	\$10,291
75	\$2,212	\$4,285	\$5,659	\$6,677	\$7,469	\$8,035	\$2,213	\$4,359	\$5,716	\$7,282	\$8,327	\$11,319
76	\$2,411	\$4,673	\$6,173	\$7,280	\$8,140	\$8,756	\$2,411	\$4,751	\$6,234	\$7,937	\$9,074	\$12,345
77	\$2,609	\$5,061	\$6,687	\$7,885	\$8,813	\$9,479	\$2,609	\$5,143	\$6,753	\$8,593	\$9,821	\$13,373
78	\$3,031	\$5,884	\$7,748	\$9,035	\$10,134	\$10,903	\$3,033	\$5,978	\$7,818	\$9,919	\$11,319	\$15,944
79	\$3,451	\$6,709	\$8,808	\$10,185	\$11,456	\$12,329	\$3,454	\$6,812	\$8,884	\$11,243	\$12,819	\$17,617
80	\$3,872	\$7,532	\$9,869	\$11,337	\$12,778	\$13,754	\$3,876	\$7,648	\$9,949	\$12,569	\$14,317	\$19,738
81	\$4,294	\$8,355	\$10,931	\$12,488	\$14,100	\$15,180	\$4,298	\$8,482	\$11,014	\$13,895	\$15,816	\$21,861
82	\$4,714	\$9,178	\$11,992	\$13,640	\$15,422	\$16,606	\$4,721	\$9,316	\$12,079	\$15,221	\$17,314	\$23,982
83	\$5,187	\$10,095	\$13,190	\$15,004	\$16,965	\$18,266	\$5,193	\$10,248	\$13,288	\$16,743	\$19,045	\$26,381
84	\$5,660	\$11,014	\$14,389	\$16,367	\$18,507	\$19,927	\$5,666	\$11,180	\$14,496	\$18,265	\$20,778	\$28,779
85	\$6,134	\$11,931	\$15,589	\$17,732	\$20,049	\$21,588	\$6,137	\$12,112	\$15,703	\$19,786	\$22,508	\$31,178
86	\$6,607	\$12,848	\$16,787	\$19,095	\$21,591	\$23,248	\$6,611	\$13,044	\$16,911	\$21,308	\$24,239	\$33,576
87	\$7,081	\$13,765	\$17,987	\$20,460	\$23,133	\$24,909	\$7,082	\$13,976	\$18,120	\$22,830	\$25,970	\$35,974
88	\$7,554	\$14,684	\$19,185	\$21,822	\$24,676	\$26,569	\$7,560	\$14,906	\$19,328	\$24,352	\$27,703	\$38,373
89	\$8,027	\$15,602	\$20,386	\$23,187	\$26,218	\$28,230	\$8,038	\$15,838	\$20,535	\$25,874	\$29,434	\$40,771
90	\$8,499	\$16,519	\$21,584	\$24,552	\$27,760	\$29,890	\$8,523	\$16,770	\$21,743	\$27,396	\$31,165	\$43,168
91	\$8,972	\$17,438	\$22,784	\$25,915	\$29,302	\$31,551	\$9,015	\$17,702	\$22,952	\$28,918	\$32,897	\$45,566
92	\$9,446	\$18,355	\$23,982	\$27,279	\$30,845	\$33,212	\$9,514	\$18,634	\$24,160	\$30,442	\$34,628	\$47,965
93	\$9,919	\$19,272	\$25,182	\$28,642	\$32,387	\$34,872	\$10,019	\$19,566	\$25,367	\$31,963	\$36,359	\$50,363
94	\$10,393	\$20,190	\$26,381	\$30,007	\$33,929	\$36,533	\$10,529	\$20,497	\$26,575	\$33,485	\$38,092	\$52,761
95	\$10,866	\$21,109	\$27,579	\$31,372	\$35,471	\$38,193	\$11,047	\$21,429	\$27,784	\$35,007	\$39,823	\$55,160
96	\$11,339	\$22,026	\$28,779	\$32,735	\$37,014	\$39,854	\$11,572	\$22,361	\$28,992	\$36,529	\$41,553	\$57,558
97	\$11,813	\$22,943	\$29,977	\$34,099	\$38,554	\$41,515	\$12,103	\$23,293	\$30,199	\$38,051	\$43,284	\$59,957
98	\$12,284	\$23,862	\$31,178	\$35,462	\$40,096	\$43,175	\$12,639	\$24,225	\$31,407	\$39,573	\$45,017	\$62,355
99	\$12,758	\$24,779	\$32,376	\$36,827	\$41,638	\$44,836	\$13,183	\$25,157	\$32,616	\$41,095	\$46,748	\$64,753
100	\$13,231	\$25,696	\$33,576	\$38,192	\$43,181	\$46,496	\$13,734	\$26,089	\$33,824	\$42,617	\$48,479	\$67,152

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	\$75K	\$75K	\$75K	\$75K
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200
37	\$392	\$782	\$1,156	\$1,505	\$1,881	\$2,258	\$153	\$218	\$257	\$296
38	\$392	\$782	\$1,156	\$1,505	\$1,881	\$2,258	\$153	\$218	\$257	\$296
39	\$392	\$782	\$1,156	\$1,505	\$1,881	\$2,258	\$153	\$218	\$257	\$296
40	\$392	\$782	\$1,156	\$1,505	\$1,881	\$2,258	\$153	\$218	\$257	\$296
41	\$392	\$782	\$1,156	\$1,505	\$1,881	\$2,258	\$153	\$218	\$257	\$296
42	\$392	\$782	\$1,156	\$1,505	\$1,881	\$2,258	\$153	\$218	\$257	\$296
43	\$398	\$795	\$1,174	\$1,531	\$1,912	\$2,295	\$155	\$222	\$261	\$301
44	\$405	\$808	\$1,195	\$1,555	\$1,944	\$2,334	\$159	\$226	\$264	\$305
45	\$411	\$823	\$1,213	\$1,581	\$1,975	\$2,371	\$161	\$229	\$270	\$311
46	\$418	\$836	\$1,233	\$1,605	\$2,006	\$2,408	\$165	\$233	\$274	\$316
47	\$423	\$849	\$1,252	\$1,631	\$2,038	\$2,446	\$166	\$237	\$277	\$320
48	\$442	\$884	\$1,307	\$1,707	\$2,132	\$2,559	\$178	\$250	\$292	\$337
49	\$460	\$921	\$1,363	\$1,781	\$2,226	\$2,672	\$187	\$264	\$307	\$353
50	\$479	\$958	\$1,420	\$1,857	\$2,321	\$2,785	\$198	\$277	\$322	\$368
51	\$497	\$993	\$1,476	\$1,932	\$2,415	\$2,898	\$207	\$290	\$338	\$385
52	\$514	\$1,030	\$1,531	\$2,006	\$2,509	\$3,010	\$218	\$303	\$353	\$399
53	\$521	\$1,043	\$1,550	\$2,032	\$2,539	\$3,047	\$220	\$309	\$357	\$405
54	\$527	\$1,056	\$1,568	\$2,056	\$2,570	\$3,084	\$224	\$313	\$361	\$411
55	\$534	\$1,067	\$1,587	\$2,082	\$2,602	\$3,121	\$226	\$316	\$366	\$414
56	\$540	\$1,080	\$1,607	\$2,106	\$2,633	\$3,158	\$229	\$320	\$370	\$420
57	\$547	\$1,093	\$1,625	\$2,130	\$2,663	\$3,195	\$231	\$324	\$374	\$425
58	\$573	\$1,147	\$1,705	\$2,238	\$2,796	\$3,356	\$244	\$340	\$394	\$446
59	\$599	\$1,200	\$1,784	\$2,343	\$2,929	\$3,515	\$257	\$357	\$412	\$466
60	\$627	\$1,252	\$1,864	\$2,450	\$3,062	\$3,674	\$270	\$375	\$431	\$486
61	\$653	\$1,306	\$1,944	\$2,556	\$3,195	\$3,833	\$283	\$392	\$449	\$507
62	\$679	\$1,359	\$2,023	\$2,663	\$3,329	\$3,992	\$296	\$409	\$470	\$527
63	\$756	\$1,513	\$2,252	\$2,968	\$3,709	\$4,451	\$331	\$457	\$521	\$584
64	\$834	\$1,666	\$2,483	\$3,273	\$4,090	\$4,908	\$366	\$505	\$573	\$642
65	\$910	\$1,821	\$2,713	\$3,578	\$4,471	\$5,366	\$401	\$551	\$627	\$701
66	\$987	\$1,975	\$2,944	\$3,883	\$4,854	\$5,823	\$435	\$599	\$679	\$758
67	\$1,063	\$2,130	\$3,173	\$4,188	\$5,235	\$6,282	\$470	\$647	\$732	\$815
68	\$1,176	\$2,352	\$3,506	\$4,627	\$5,782	\$6,940	\$521	\$714	\$806	\$899
69	\$1,287	\$2,574	\$3,837	\$5,065	\$6,332	\$7,598	\$571	\$780	\$880	\$980
70	\$1,398	\$2,798	\$4,170	\$5,505	\$6,881	\$8,257	\$621	\$849	\$954	\$1,061
71	\$1,511	\$3,020	\$4,503	\$5,943	\$7,428	\$8,915	\$673	\$915	\$1,030	\$1,143
72	\$1,622	\$3,242	\$4,834	\$6,382	\$7,977	\$9,573	\$723	\$982	\$1,104	\$1,224
73	\$1,820	\$3,639	\$5,424	\$7,160	\$8,950	\$10,742	\$814	\$1,104	\$1,237	\$1,372
74	\$2,017	\$4,035	\$6,014	\$7,939	\$9,925	\$11,909	\$904	\$1,224	\$1,372	\$1,520
75	\$2,215	\$4,433	\$6,603	\$8,717	\$10,897	\$13,078	\$995	\$1,344	\$1,505	\$1,666
76	\$2,415	\$4,828	\$7,193	\$9,496	\$11,870	\$14,244	\$1,085	\$1,465	\$1,638	\$1,814
77	\$2,613	\$5,224	\$7,783	\$10,274	\$12,845	\$15,413	\$1,176	\$1,587	\$1,773	\$1,962
78	\$3,035	\$6,071	\$8,921	\$11,898	\$14,873	\$17,848	\$1,359	\$1,818	\$2,023	\$2,249
79	\$3,458	\$6,918	\$10,058	\$13,521	\$16,902	\$20,282	\$1,544	\$2,049	\$2,273	\$2,535
80	\$3,880	\$7,763	\$11,193	\$15,145	\$18,932	\$22,717	\$1,729	\$2,280	\$2,522	\$2,822
81	\$4,303	\$8,610	\$12,330	\$16,769	\$20,961	\$25,153	\$1,914	\$2,513	\$2,772	\$3,109
82	\$4,727	\$9,457	\$13,466	\$18,392	\$22,991	\$27,588	\$2,099	\$2,744	\$3,022	\$3,395
83	\$5,198	\$10,402	\$14,814	\$20,232	\$25,290	\$30,347	\$2,328	\$3,022	\$3,323	\$3,734
84	\$5,671	\$11,349	\$16,160	\$22,070	\$27,588	\$33,106	\$2,557	\$3,297	\$3,624	\$4,074
85	\$6,143	\$12,293	\$17,506	\$23,910	\$29,887	\$35,865	\$2,785	\$3,575	\$3,928	\$4,412
86	\$6,616	\$13,238	\$18,853	\$25,748	\$32,187	\$38,624	\$3,014	\$3,852	\$4,229	\$4,752
87	\$7,088	\$14,185	\$20,201	\$27,588	\$34,486	\$41,383	\$3,243	\$4,127	\$4,532	\$5,091
88	\$7,567	\$15,130	\$21,547	\$29,428	\$36,784	\$44,140	\$3,473	\$4,405	\$4,834	\$5,431
89	\$8,053	\$16,077	\$22,893	\$31,266	\$39,083	\$46,899	\$3,702	\$4,682	\$5,135	\$5,771
90	\$8,545	\$17,022	\$24,239	\$33,106	\$41,383	\$49,658	\$3,930	\$4,958	\$5,438	\$6,110
91	\$9,043	\$17,967	\$25,586	\$34,944	\$43,682	\$52,417	\$4,159	\$5,235	\$5,740	\$6,450
92	\$9,547	\$18,914	\$26,934	\$36,784	\$45,980	\$55,176	\$4,388	\$5,512	\$6,041	\$6,789
93	\$10,060	\$19,859	\$28,280	\$38,624	\$48,279	\$57,935	\$4,617	\$5,788	\$6,345	\$7,129
94	\$10,577	\$20,805	\$29,626	\$40,462	\$50,579	\$60,694	\$4,845	\$6,065	\$6,646	\$7,467
95	\$11,101	\$21,750	\$30,972	\$42,302	\$52,878	\$63,453	\$5,074	\$6,343	\$6,949	\$7,807
96	\$11,631	\$22,695	\$32,320	\$44,140	\$55,176	\$66,212	\$5,304	\$6,620	\$7,251	\$8,148
97	\$12,170	\$23,642	\$33,667	\$45,980	\$57,475	\$68,971	\$5,533	\$6,896	\$7,552	\$8,486
98	\$12,713	\$24,587	\$35,013	\$47,820	\$59,775	\$71,729	\$5,760	\$7,173	\$7,855	\$8,826
99	\$13,262	\$25,534	\$36,359	\$49,658	\$62,074	\$74,488	\$5,990	\$7,450	\$8,157	\$9,165
100	\$13,819	\$26,479	\$37,707	\$51,498	\$64,373	\$77,247	\$6,219	\$7,726	\$8,458	\$9,505

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$205	\$309	\$370	\$427	\$484	\$512	\$246	\$390	\$479	\$557	\$618	\$668
38	\$205	\$309	\$370	\$427	\$484	\$512	\$246	\$390	\$479	\$557	\$618	\$668
39	\$205	\$309	\$370	\$427	\$484	\$512	\$246	\$390	\$479	\$557	\$618	\$668
40	\$205	\$309	\$370	\$427	\$484	\$512	\$246	\$390	\$479	\$557	\$618	\$668
41	\$205	\$309	\$370	\$427	\$484	\$512	\$246	\$390	\$479	\$557	\$618	\$668
42	\$205	\$309	\$370	\$427	\$484	\$512	\$246	\$390	\$479	\$557	\$618	\$668
43	\$209	\$314	\$377	\$435	\$494	\$521	\$250	\$398	\$486	\$566	\$629	\$679
44	\$213	\$320	\$383	\$442	\$501	\$529	\$253	\$403	\$494	\$575	\$638	\$690
45	\$216	\$325	\$390	\$449	\$509	\$536	\$257	\$411	\$501	\$584	\$649	\$701
46	\$218	\$331	\$396	\$457	\$518	\$547	\$263	\$416	\$510	\$594	\$658	\$712
47	\$222	\$335	\$401	\$464	\$525	\$555	\$266	\$423	\$518	\$603	\$669	\$723
48	\$235	\$355	\$425	\$490	\$555	\$586	\$279	\$446	\$547	\$638	\$708	\$764
49	\$246	\$375	\$449	\$516	\$586	\$616	\$292	\$470	\$579	\$673	\$747	\$804
50	\$259	\$394	\$472	\$544	\$616	\$645	\$305	\$494	\$608	\$708	\$786	\$845
51	\$270	\$414	\$496	\$570	\$645	\$675	\$318	\$518	\$638	\$743	\$827	\$886
52	\$283	\$433	\$520	\$597	\$675	\$705	\$331	\$540	\$669	\$779	\$865	\$926
53	\$287	\$438	\$525	\$605	\$684	\$714	\$335	\$547	\$677	\$788	\$875	\$938
54	\$290	\$444	\$533	\$612	\$692	\$723	\$338	\$553	\$686	\$799	\$886	\$949
55	\$294	\$449	\$538	\$619	\$701	\$732	\$342	\$560	\$693	\$808	\$897	\$960
56	\$296	\$455	\$544	\$627	\$708	\$740	\$346	\$568	\$701	\$817	\$908	\$971
57	\$300	\$460	\$551	\$634	\$717	\$749	\$351	\$573	\$710	\$827	\$917	\$984
58	\$316	\$486	\$581	\$668	\$754	\$786	\$368	\$605	\$749	\$873	\$969	\$1,036
59	\$333	\$512	\$612	\$701	\$793	\$825	\$386	\$636	\$788	\$919	\$1,019	\$1,087
60	\$348	\$538	\$642	\$736	\$830	\$862	\$403	\$666	\$828	\$965	\$1,069	\$1,139
61	\$364	\$564	\$671	\$769	\$869	\$901	\$420	\$697	\$867	\$1,019	\$1,119	\$1,193
62	\$381	\$590	\$703	\$803	\$906	\$938	\$438	\$729	\$906	\$1,056	\$1,171	\$1,245
63	\$423	\$660	\$784	\$895	\$1,010	\$1,043	\$488	\$814	\$1,015	\$1,182	\$1,307	\$1,389
64	\$468	\$730	\$867	\$989	\$1,113	\$1,146	\$538	\$901	\$1,122	\$1,307	\$1,444	\$1,533
65	\$512	\$801	\$949	\$1,082	\$1,217	\$1,254	\$588	\$986	\$1,232	\$1,433	\$1,581	\$1,677
66	\$557	\$871	\$1,032	\$1,176	\$1,320	\$1,357	\$638	\$1,073	\$1,339	\$1,559	\$1,720	\$1,820
67	\$601	\$939	\$1,113	\$1,269	\$1,424	\$1,463	\$688	\$1,158	\$1,448	\$1,685	\$1,857	\$1,964
68	\$666	\$1,041	\$1,232	\$1,400	\$1,572	\$1,613	\$738	\$1,281	\$1,603	\$1,864	\$2,053	\$2,171
69	\$730	\$1,143	\$1,350	\$1,531	\$1,718	\$1,760	\$834	\$1,405	\$1,759	\$2,043	\$2,249	\$2,376
70	\$795	\$1,245	\$1,466	\$1,662	\$1,864	\$1,910	\$906	\$1,529	\$1,914	\$2,223	\$2,445	\$2,581
71	\$858	\$1,344	\$1,585	\$1,796	\$2,012	\$2,058	\$978	\$1,653	\$2,069	\$2,402	\$2,641	\$2,787
72	\$923	\$1,446	\$1,701	\$1,927	\$2,158	\$2,208	\$1,050	\$1,777	\$2,225	\$2,580	\$2,837	\$2,992
73	\$1,037	\$1,627	\$1,912	\$2,162	\$2,419	\$2,476	\$1,180	\$1,999	\$2,502	\$2,900	\$3,186	\$3,360
74	\$1,152	\$1,809	\$2,121	\$2,397	\$2,681	\$2,742	\$1,309	\$2,221	\$2,779	\$3,219	\$3,534	\$3,730
75	\$1,265	\$1,988	\$2,330	\$2,631	\$2,942	\$3,010	\$1,439	\$2,443	\$3,057	\$3,539	\$3,883	\$4,098
76	\$1,380	\$2,169	\$2,541	\$2,866	\$3,205	\$3,279	\$1,566	\$2,663	\$3,334	\$3,859	\$4,233	\$4,466
77	\$1,494	\$2,350	\$2,750	\$3,101	\$3,465	\$3,545	\$1,696	\$2,885	\$3,611	\$4,179	\$4,582	\$4,834
78	\$1,712	\$2,720	\$3,162	\$3,565	\$3,954	\$4,044	\$1,969	\$3,354	\$4,183	\$4,789	\$5,270	\$5,561
79	\$1,931	\$3,090	\$3,575	\$4,031	\$4,442	\$4,543	\$2,243	\$3,824	\$4,756	\$5,400	\$5,958	\$6,287
80	\$2,149	\$3,460	\$3,987	\$4,495	\$4,930	\$5,043	\$2,517	\$4,292	\$5,329	\$6,008	\$6,644	\$7,014
81	\$2,367	\$3,830	\$4,399	\$4,961	\$5,418	\$5,542	\$2,790	\$4,762	\$5,903	\$6,618	\$7,332	\$7,743
82	\$2,585	\$4,200	\$4,812	\$5,426	\$5,906	\$6,041	\$3,064	\$5,231	\$6,476	\$7,229	\$8,020	\$8,469
83	\$2,844	\$4,619	\$5,292	\$5,967	\$6,496	\$6,646	\$3,371	\$5,755	\$7,123	\$7,952	\$8,821	\$9,316
84	\$3,103	\$5,039	\$5,773	\$6,511	\$7,086	\$7,251	\$3,680	\$6,278	\$7,770	\$8,675	\$9,623	\$10,163
85	\$3,362	\$5,459	\$6,256	\$7,053	\$7,678	\$7,855	\$3,987	\$6,801	\$8,418	\$9,398	\$10,426	\$11,010
86	\$3,619	\$5,879	\$6,737	\$7,597	\$8,268	\$8,458	\$4,294	\$7,323	\$9,065	\$10,121	\$11,226	\$11,857
87	\$3,878	\$6,298	\$7,217	\$8,138	\$8,860	\$9,063	\$4,603	\$7,846	\$9,712	\$10,844	\$12,029	\$12,704
88	\$4,137	\$6,718	\$7,698	\$8,682	\$9,449	\$9,668	\$4,910	\$8,369	\$10,361	\$11,567	\$12,832	\$13,551
89	\$4,396	\$7,138	\$8,179	\$9,224	\$10,039	\$10,272	\$5,217	\$8,893	\$11,008	\$12,290	\$13,632	\$14,398
90	\$4,654	\$7,558	\$8,662	\$9,766	\$10,631	\$10,875	\$5,525	\$9,416	\$11,656	\$13,013	\$14,435	\$15,243
91	\$4,911	\$7,977	\$9,142	\$10,309	\$11,221	\$11,480	\$5,832	\$9,939	\$12,303	\$13,736	\$15,237	\$16,090
92	\$5,170	\$8,397	\$9,623	\$10,851	\$11,811	\$12,085	\$6,139	\$10,463	\$12,950	\$14,457	\$16,038	\$16,937
93	\$5,429	\$8,817	\$10,104	\$11,395	\$12,403	\$12,689	\$6,448	\$10,986	\$13,597	\$15,180	\$16,841	\$17,784
94	\$5,688	\$9,237	\$10,585	\$11,937	\$12,992	\$13,292	\$6,755	\$11,509	\$14,246	\$15,903	\$17,643	\$18,631
95	\$5,947	\$9,657	\$11,067	\$12,478	\$13,582	\$13,897	\$7,062	\$12,031	\$14,893	\$16,626	\$18,444	\$19,478
96	\$6,204	\$10,076	\$11,548	\$13,022	\$14,174	\$14,501	\$7,371	\$12,554	\$15,541	\$17,349	\$19,246	\$20,325
97	\$6,463	\$10,496	\$12,029	\$13,564	\$14,764	\$15,104	\$7,678	\$13,078	\$16,188	\$18,072	\$20,049	\$21,171
98	\$6,722	\$10,918	\$12,510	\$14,108	\$15,356	\$15,709	\$7,985	\$13,601	\$16,835	\$18,795	\$20,850	\$22,018
99	\$6,981	\$11,337	\$12,991	\$14,649	\$15,946	\$16,314	\$8,294	\$14,124	\$17,482	\$19,518	\$21,652	\$22,865
100	\$7,240	\$11,757	\$13,473	\$15,191	\$16,536	\$16,918	\$8,601	\$14,648	\$18,131	\$20,241	\$22,455	\$23,712

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

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Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$303	\$477	\$533	\$671	\$749	\$956	\$313	\$627	\$925	\$1,204	\$1,505	\$1,807
38	\$303	\$477	\$533	\$671	\$749	\$956	\$313	\$627	\$925	\$1,204	\$1,505	\$1,807
39	\$303	\$477	\$533	\$671	\$749	\$956	\$313	\$627	\$925	\$1,204	\$1,505	\$1,807
40	\$303	\$477	\$533	\$671	\$749	\$956	\$313	\$627	\$925	\$1,204	\$1,505	\$1,807
41	\$303	\$477	\$533	\$671	\$749	\$956	\$313	\$627	\$925	\$1,204	\$1,505	\$1,807
42	\$303	\$477	\$533	\$671	\$749	\$956	\$313	\$627	\$925	\$1,204	\$1,505	\$1,807
43	\$309	\$484	\$540	\$682	\$762	\$973	\$318	\$636	\$939	\$1,224	\$1,531	\$1,836
44	\$314	\$494	\$549	\$693	\$773	\$987	\$324	\$647	\$956	\$1,245	\$1,555	\$1,866
45	\$320	\$501	\$558	\$705	\$786	\$1,004	\$329	\$658	\$971	\$1,265	\$1,581	\$1,897
46	\$324	\$509	\$568	\$716	\$799	\$1,021	\$335	\$668	\$986	\$1,285	\$1,605	\$1,927
47	\$329	\$516	\$577	\$727	\$812	\$1,036	\$338	\$679	\$1,002	\$1,304	\$1,631	\$1,956
48	\$346	\$542	\$608	\$767	\$854	\$1,097	\$353	\$708	\$1,047	\$1,365	\$1,707	\$2,047
49	\$361	\$568	\$642	\$808	\$899	\$1,156	\$368	\$736	\$1,091	\$1,426	\$1,781	\$2,138
50	\$375	\$592	\$675	\$847	\$943	\$1,217	\$383	\$766	\$1,135	\$1,485	\$1,857	\$2,228
51	\$392	\$618	\$708	\$888	\$987	\$1,278	\$398	\$795	\$1,180	\$1,546	\$1,932	\$2,319
52	\$407	\$644	\$742	\$928	\$1,032	\$1,337	\$412	\$823	\$1,224	\$1,605	\$2,006	\$2,408
53	\$412	\$651	\$751	\$939	\$1,043	\$1,354	\$416	\$834	\$1,239	\$1,625	\$2,032	\$2,437
54	\$418	\$658	\$760	\$950	\$1,056	\$1,370	\$422	\$843	\$1,256	\$1,646	\$2,056	\$2,469
55	\$422	\$666	\$767	\$962	\$1,069	\$1,387	\$427	\$854	\$1,270	\$1,664	\$2,082	\$2,498
56	\$427	\$675	\$777	\$973	\$1,082	\$1,404	\$433	\$864	\$1,285	\$1,685	\$2,106	\$2,528
57	\$433	\$682	\$786	\$984	\$1,095	\$1,420	\$436	\$875	\$1,300	\$1,705	\$2,130	\$2,557
58	\$455	\$717	\$830	\$1,037	\$1,152	\$1,498	\$459	\$917	\$1,363	\$1,790	\$2,238	\$2,685
59	\$475	\$753	\$873	\$1,091	\$1,211	\$1,577	\$479	\$960	\$1,428	\$1,875	\$2,343	\$2,813
60	\$497	\$788	\$917	\$1,143	\$1,269	\$1,657	\$501	\$1,002	\$1,490	\$1,960	\$2,450	\$2,940
61	\$518	\$821	\$960	\$1,196	\$1,328	\$1,735	\$521	\$1,045	\$1,555	\$2,045	\$2,556	\$3,068
62	\$540	\$856	\$1,002	\$1,250	\$1,385	\$1,814	\$544	\$1,087	\$1,618	\$2,130	\$2,663	\$3,195
63	\$601	\$956	\$1,122	\$1,396	\$1,548	\$2,030	\$605	\$1,209	\$1,803	\$2,374	\$2,968	\$3,562
64	\$664	\$1,056	\$1,241	\$1,542	\$1,709	\$2,247	\$666	\$1,333	\$1,986	\$2,618	\$3,273	\$3,928
65	\$725	\$1,154	\$1,361	\$1,688	\$1,870	\$2,463	\$729	\$1,457	\$2,171	\$2,863	\$3,578	\$4,294
66	\$786	\$1,254	\$1,479	\$1,834	\$2,030	\$2,679	\$790	\$1,581	\$2,354	\$3,107	\$3,883	\$4,660
67	\$849	\$1,352	\$1,600	\$1,980	\$2,193	\$2,896	\$851	\$1,703	\$2,539	\$3,351	\$4,188	\$5,026
68	\$938	\$1,496	\$1,770	\$2,191	\$2,422	\$3,207	\$941	\$1,882	\$2,805	\$3,622	\$4,627	\$5,551
69	\$1,026	\$1,638	\$1,942	\$2,400	\$2,654	\$3,517	\$1,030	\$2,060	\$3,070	\$4,052	\$5,065	\$6,078
70	\$1,115	\$1,781	\$2,114	\$2,611	\$2,885	\$3,828	\$1,119	\$2,238	\$3,366	\$4,403	\$5,505	\$6,605
71	\$1,204	\$1,925	\$2,284	\$2,820	\$3,116	\$4,137	\$1,208	\$2,415	\$3,602	\$4,754	\$5,943	\$7,132
72	\$1,294	\$2,067	\$2,456	\$3,031	\$3,347	\$4,447	\$1,298	\$2,594	\$3,869	\$5,106	\$6,387	\$7,659
73	\$1,453	\$2,323	\$2,761	\$3,404	\$3,758	\$5,002	\$1,455	\$2,911	\$4,340	\$5,729	\$7,160	\$8,593
74	\$1,611	\$2,578	\$3,066	\$3,778	\$4,168	\$5,557	\$1,614	\$3,229	\$4,812	\$6,352	\$7,939	\$9,527
75	\$1,770	\$2,833	\$3,373	\$4,151	\$4,579	\$6,112	\$1,773	\$3,545	\$5,283	\$6,975	\$8,717	\$10,461
76	\$1,929	\$3,088	\$3,678	\$4,525	\$4,991	\$6,666	\$1,931	\$3,863	\$5,755	\$7,597	\$9,496	\$11,395
77	\$2,088	\$3,343	\$3,983	\$4,899	\$5,402	\$7,221	\$2,090	\$4,179	\$6,228	\$8,220	\$10,274	\$12,330
78	\$2,246	\$3,598	\$4,312	\$5,653	\$6,226	\$7,776	\$2,248	\$4,496	\$6,716	\$8,918	\$11,188	\$13,357
79	\$2,763	\$4,429	\$5,241	\$6,409	\$7,049	\$9,512	\$2,766	\$5,535	\$8,046	\$10,818	\$13,521	\$16,227
80	\$3,101	\$4,971	\$5,869	\$7,164	\$7,874	\$10,659	\$3,105	\$6,211	\$8,956	\$12,116	\$15,145	\$18,174
81	\$3,438	\$5,514	\$6,498	\$7,920	\$8,699	\$11,805	\$3,443	\$6,888	\$9,864	\$13,414	\$16,769	\$20,123
82	\$3,776	\$6,056	\$7,127	\$8,676	\$9,523	\$12,950	\$3,782	\$7,565	\$10,773	\$14,714	\$18,392	\$22,070
83	\$4,153	\$6,661	\$7,841	\$9,544	\$10,476	\$14,246	\$4,159	\$8,321	\$11,850	\$16,184	\$20,232	\$24,278
84	\$4,532	\$7,267	\$8,553	\$10,411	\$11,428	\$15,541	\$4,536	\$9,078	\$12,928	\$17,656	\$22,070	\$26,484
85	\$4,910	\$7,872	\$9,264	\$11,278	\$12,380	\$16,835	\$4,915	\$9,834	\$14,006	\$19,128	\$23,910	\$28,692
86	\$5,289	\$8,479	\$9,978	\$12,146	\$13,331	\$18,131	\$5,292	\$10,592	\$15,082	\$20,600	\$25,748	\$30,898
87	\$5,666	\$9,083	\$10,690	\$13,013	\$14,283	\$19,426	\$5,671	\$11,349	\$16,160	\$22,070	\$27,588	\$33,106
88	\$6,045	\$9,690	\$11,404	\$13,880	\$15,236	\$20,720	\$6,049	\$12,105	\$17,236	\$23,542	\$29,428	\$35,312
89	\$6,422	\$10,294	\$12,116	\$14,749	\$16,188	\$22,017	\$6,428	\$12,861	\$18,314	\$25,014	\$31,266	\$37,520
90	\$6,801	\$10,901	\$12,828	\$15,616	\$17,140	\$23,311	\$6,805	\$13,618	\$19,393	\$26,484	\$33,106	\$39,726
91	\$7,179	\$11,506	\$13,542	\$16,484	\$18,093	\$24,605	\$7,184	\$14,374	\$20,469	\$27,956	\$34,944	\$41,934
92	\$7,558	\$12,112	\$14,254	\$17,351	\$19,045	\$25,902	\$7,561	\$15,130	\$21,547	\$29,428	\$36,784	\$44,140
93	\$7,935	\$12,717	\$14,967	\$18,218	\$19,997	\$27,196	\$7,939	\$15,886	\$22,623	\$30,898	\$38,624	\$46,348
94	\$8,312	\$13,323	\$15,679	\$19,086	\$20,950	\$28,491	\$8,318	\$16,643	\$23,701	\$32,370	\$40,462	\$48,554
95	\$8,691	\$13,928	\$16,393	\$19,955	\$21,902	\$29,787	\$8,695	\$17,401	\$24,777	\$33,842	\$42,302	\$50,762
96	\$9,068	\$14,535	\$17,105	\$20,822	\$22,854	\$31,081	\$9,074	\$18,157	\$25,856	\$35,312	\$44,140	\$52,970
97	\$9,448	\$15,139	\$17,817	\$21,689	\$23,807	\$32,376	\$9,451	\$18,914	\$26,934	\$36,784	\$45,980	\$55,176
98	\$9,825	\$15,746	\$18,531	\$22,557	\$24,759	\$33,672	\$9,830	\$19,670	\$28,010	\$38,256	\$47,820	\$57,384
99	\$10,204	\$16,351	\$19,243	\$23,424	\$25,711	\$34,967	\$10,208	\$20,426	\$29,088	\$39,726	\$49,658	\$59,590
100	\$10,581	\$16,957	\$19,957	\$24,291	\$26,664	\$36,261	\$10,587	\$21,183	\$30,164	\$41,198	\$51,498	\$61,798

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
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Policy Form 461
RIDER SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 0 days \$50	\$75K 0 days \$100	\$75K 0 days \$150	\$75K 0 days \$200	\$150k 0 days \$50	\$150k 0 days \$100	\$150k 0 days \$150	\$150k 0 days \$200	\$150k 0 days \$250	\$150k 0 days \$300
37	\$56	\$85	\$101	\$117	\$70	\$114	\$141	\$166	\$184	\$203
38	\$56	\$85	\$101	\$117	\$70	\$114	\$141	\$166	\$184	\$203
39	\$56	\$85	\$101	\$117	\$70	\$114	\$141	\$166	\$184	\$203
40	\$56	\$85	\$101	\$117	\$70	\$114	\$141	\$166	\$184	\$203
41	\$56	\$85	\$101	\$117	\$70	\$114	\$141	\$166	\$184	\$203
42	\$56	\$85	\$101	\$117	\$70	\$114	\$141	\$166	\$184	\$203
43	\$57	\$87	\$103	\$119	\$72	\$116	\$143	\$168	\$187	\$206
44	\$58	\$88	\$105	\$121	\$73	\$118	\$145	\$171	\$190	\$209
45	\$59	\$89	\$106	\$123	\$74	\$119	\$148	\$174	\$193	\$213
46	\$60	\$91	\$108	\$125	\$75	\$121	\$150	\$177	\$196	\$216
47	\$61	\$92	\$110	\$127	\$76	\$123	\$153	\$179	\$199	\$220
48	\$63	\$95	\$113	\$129	\$78	\$127	\$157	\$184	\$205	\$225
49	\$65	\$97	\$115	\$132	\$80	\$130	\$162	\$190	\$210	\$230
50	\$67	\$100	\$118	\$135	\$82	\$134	\$166	\$195	\$215	\$236
51	\$69	\$102	\$121	\$137	\$84	\$137	\$170	\$200	\$221	\$241
52	\$71	\$104	\$123	\$140	\$85	\$141	\$175	\$205	\$226	\$247
53	\$72	\$106	\$125	\$142	\$86	\$143	\$177	\$207	\$229	\$250
54	\$72	\$107	\$126	\$144	\$88	\$144	\$179	\$210	\$231	\$253
55	\$73	\$108	\$128	\$145	\$89	\$146	\$181	\$212	\$234	\$256
56	\$74	\$110	\$130	\$147	\$90	\$148	\$183	\$215	\$237	\$259
57	\$75	\$111	\$131	\$149	\$91	\$149	\$186	\$217	\$240	\$262
58	\$78	\$115	\$136	\$154	\$94	\$156	\$193	\$226	\$249	\$272
59	\$81	\$120	\$141	\$159	\$98	\$162	\$201	\$235	\$258	\$282
60	\$84	\$124	\$146	\$164	\$101	\$168	\$209	\$244	\$268	\$292
61	\$88	\$129	\$151	\$170	\$105	\$175	\$216	\$253	\$277	\$302
62	\$91	\$133	\$156	\$175	\$109	\$181	\$224	\$261	\$287	\$312
63	\$101	\$148	\$172	\$193	\$121	\$201	\$249	\$290	\$317	\$344
64	\$111	\$162	\$188	\$211	\$132	\$222	\$273	\$318	\$347	\$377
65	\$121	\$177	\$205	\$229	\$144	\$242	\$298	\$346	\$378	\$409
66	\$131	\$191	\$221	\$247	\$156	\$262	\$323	\$375	\$408	\$442
67	\$141	\$205	\$237	\$265	\$168	\$282	\$347	\$403	\$439	\$475
68	\$156	\$226	\$261	\$290	\$186	\$312	\$383	\$444	\$483	\$522
69	\$171	\$247	\$285	\$316	\$203	\$342	\$419	\$485	\$527	\$569
70	\$186	\$268	\$308	\$342	\$221	\$372	\$455	\$526	\$571	\$616
71	\$201	\$289	\$332	\$368	\$238	\$401	\$491	\$567	\$615	\$664
72	\$216	\$310	\$355	\$394	\$256	\$431	\$527	\$608	\$659	\$711
73	\$242	\$347	\$397	\$440	\$287	\$484	\$590	\$680	\$737	\$795
74	\$268	\$384	\$439	\$487	\$318	\$536	\$653	\$752	\$815	\$878
75	\$294	\$421	\$481	\$533	\$349	\$589	\$716	\$824	\$893	\$962
76	\$321	\$459	\$523	\$579	\$380	\$641	\$779	\$897	\$971	\$1,046
77	\$347	\$496	\$565	\$625	\$411	\$694	\$843	\$969	\$1,049	\$1,130
78	\$409	\$579	\$657	\$738	\$487	\$819	\$988	\$1,143	\$1,229	\$1,315
79	\$472	\$663	\$750	\$851	\$563	\$944	\$1,134	\$1,318	\$1,408	\$1,499
80	\$534	\$746	\$842	\$963	\$639	\$1,069	\$1,279	\$1,493	\$1,588	\$1,683
81	\$597	\$830	\$933	\$1,076	\$716	\$1,194	\$1,425	\$1,667	\$1,767	\$1,867
82	\$660	\$913	\$1,025	\$1,189	\$792	\$1,319	\$1,570	\$1,842	\$1,946	\$2,050
83	\$731	\$1,005	\$1,128	\$1,308	\$879	\$1,452	\$1,741	\$2,043	\$2,143	\$2,255
84	\$803	\$1,097	\$1,230	\$1,427	\$965	\$1,586	\$1,912	\$2,244	\$2,339	\$2,461
85	\$875	\$1,189	\$1,333	\$1,546	\$1,051	\$1,719	\$2,084	\$2,445	\$2,535	\$2,666
86	\$947	\$1,281	\$1,435	\$1,665	\$1,138	\$1,852	\$2,255	\$2,646	\$2,732	\$2,871
87	\$1,019	\$1,374	\$1,538	\$1,784	\$1,224	\$1,985	\$2,426	\$2,846	\$2,928	\$3,076
88	\$1,091	\$1,466	\$1,640	\$1,903	\$1,310	\$2,118	\$2,597	\$3,047	\$3,125	\$3,281
89	\$1,163	\$1,558	\$1,743	\$2,022	\$1,397	\$2,251	\$2,768	\$3,248	\$3,321	\$3,486
90	\$1,235	\$1,650	\$1,846	\$2,141	\$1,483	\$2,384	\$2,939	\$3,449	\$3,517	\$3,691
91	\$1,307	\$1,742	\$1,948	\$2,260	\$1,569	\$2,517	\$3,111	\$3,650	\$3,714	\$3,896
92	\$1,379	\$1,834	\$2,051	\$2,379	\$1,656	\$2,650	\$3,282	\$3,851	\$3,910	\$4,101
93	\$1,451	\$1,926	\$2,153	\$2,498	\$1,742	\$2,784	\$3,453	\$4,051	\$4,106	\$4,306
94	\$1,522	\$2,018	\$2,256	\$2,617	\$1,829	\$2,917	\$3,624	\$4,252	\$4,303	\$4,511
95	\$1,594	\$2,110	\$2,358	\$2,736	\$1,915	\$3,050	\$3,795	\$4,453	\$4,499	\$4,716
96	\$1,666	\$2,203	\$2,461	\$2,855	\$2,001	\$3,183	\$3,966	\$4,654	\$4,695	\$4,922
97	\$1,738	\$2,295	\$2,563	\$2,974	\$2,088	\$3,316	\$4,138	\$4,855	\$4,892	\$5,127
98	\$1,810	\$2,387	\$2,666	\$3,093	\$2,174	\$3,449	\$4,309	\$5,056	\$5,088	\$5,332
99	\$1,882	\$2,479	\$2,768	\$3,211	\$2,260	\$3,582	\$4,480	\$5,256	\$5,285	\$5,537
100	\$1,954	\$2,571	\$2,871	\$3,330	\$2,347	\$3,715	\$4,651	\$5,457	\$5,481	\$5,742

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

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Policy Form 461
RIDER SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K 0 days \$50	\$250K 0 days \$100	\$250K 0 days \$150	\$250K 0 days \$200	\$250K 0 days \$250	\$250K 0 days \$300	\$500K 0 days \$50	\$500K 0 days \$100	\$500K 0 days \$150	\$500K 0 days \$200	\$500K 0 days \$250	\$500K 0 days \$300
37	\$75	\$135	\$175	\$207	\$235	\$268	\$76	\$145	\$178	\$271	\$306	\$350
38	\$75	\$135	\$175	\$207	\$235	\$268	\$76	\$145	\$178	\$271	\$306	\$350
39	\$75	\$135	\$175	\$207	\$235	\$268	\$76	\$145	\$178	\$271	\$306	\$350
40	\$75	\$135	\$175	\$207	\$235	\$268	\$76	\$145	\$178	\$271	\$306	\$350
41	\$75	\$135	\$175	\$207	\$235	\$268	\$76	\$145	\$178	\$271	\$306	\$350
42	\$75	\$135	\$175	\$207	\$235	\$268	\$76	\$145	\$178	\$271	\$306	\$500
43	\$76	\$138	\$178	\$211	\$239	\$272	\$77	\$147	\$182	\$275	\$312	\$475
44	\$78	\$140	\$181	\$214	\$242	\$277	\$79	\$150	\$184	\$280	\$317	\$451
45	\$79	\$142	\$184	\$218	\$246	\$281	\$80	\$152	\$187	\$284	\$321	\$427
46	\$80	\$144	\$186	\$221	\$250	\$286	\$81	\$155	\$190	\$289	\$327	\$403
47	\$81	\$147	\$189	\$225	\$254	\$290	\$83	\$157	\$193	\$293	\$332	\$379
48	\$83	\$151	\$195	\$231	\$262	\$299	\$84	\$160	\$198	\$301	\$341	\$390
49	\$84	\$154	\$200	\$238	\$269	\$309	\$85	\$164	\$204	\$309	\$350	\$401
50	\$86	\$158	\$206	\$245	\$277	\$318	\$87	\$167	\$209	\$317	\$358	\$412
51	\$87	\$162	\$211	\$251	\$284	\$327	\$88	\$170	\$215	\$325	\$367	\$423
52	\$89	\$166	\$217	\$258	\$291	\$336	\$90	\$173	\$220	\$332	\$376	\$434
53	\$90	\$168	\$220	\$261	\$295	\$340	\$91	\$175	\$223	\$336	\$381	\$439
54	\$91	\$170	\$222	\$264	\$299	\$344	\$92	\$178	\$225	\$341	\$385	\$444
55	\$92	\$172	\$225	\$267	\$302	\$349	\$93	\$180	\$228	\$345	\$390	\$450
56	\$93	\$174	\$228	\$270	\$306	\$353	\$94	\$182	\$231	\$349	\$394	\$455
57	\$95	\$176	\$230	\$273	\$309	\$357	\$95	\$184	\$234	\$353	\$399	\$460
58	\$98	\$184	\$240	\$285	\$322	\$373	\$99	\$191	\$243	\$367	\$415	\$480
59	\$101	\$191	\$250	\$296	\$335	\$388	\$102	\$198	\$253	\$381	\$431	\$499
60	\$105	\$198	\$259	\$308	\$348	\$404	\$105	\$205	\$263	\$396	\$447	\$519
61	\$108	\$205	\$269	\$319	\$361	\$419	\$109	\$212	\$272	\$410	\$463	\$538
62	\$112	\$212	\$279	\$331	\$374	\$435	\$112	\$219	\$282	\$424	\$479	\$557
63	\$124	\$236	\$310	\$368	\$415	\$484	\$124	\$243	\$314	\$471	\$531	\$620
64	\$136	\$259	\$341	\$405	\$456	\$533	\$136	\$266	\$345	\$518	\$583	\$682
65	\$148	\$282	\$372	\$442	\$497	\$582	\$148	\$290	\$377	\$565	\$636	\$745
66	\$160	\$306	\$403	\$478	\$538	\$631	\$160	\$314	\$408	\$612	\$688	\$807
67	\$172	\$329	\$435	\$515	\$579	\$680	\$172	\$337	\$439	\$659	\$740	\$869
68	\$189	\$364	\$480	\$569	\$639	\$751	\$190	\$372	\$486	\$728	\$817	\$961
69	\$207	\$398	\$526	\$623	\$699	\$822	\$208	\$407	\$532	\$797	\$894	\$1,052
70	\$225	\$433	\$572	\$676	\$758	\$893	\$225	\$442	\$578	\$866	\$971	\$1,143
71	\$243	\$468	\$617	\$730	\$818	\$964	\$243	\$477	\$624	\$935	\$1,048	\$1,235
72	\$260	\$502	\$663	\$784	\$878	\$1,035	\$261	\$512	\$670	\$1,004	\$1,125	\$1,326
73	\$291	\$563	\$744	\$878	\$983	\$1,160	\$292	\$574	\$751	\$1,126	\$1,260	\$1,487
74	\$323	\$624	\$824	\$973	\$1,089	\$1,285	\$323	\$635	\$832	\$1,248	\$1,396	\$1,648
75	\$354	\$685	\$905	\$1,067	\$1,194	\$1,410	\$354	\$697	\$914	\$1,370	\$1,532	\$1,809
76	\$385	\$746	\$985	\$1,162	\$1,299	\$1,535	\$385	\$758	\$995	\$1,491	\$1,668	\$1,970
77	\$416	\$807	\$1,065	\$1,256	\$1,404	\$1,659	\$416	\$820	\$1,076	\$1,613	\$1,803	\$2,131
78	\$493	\$956	\$1,259	\$1,468	\$1,647	\$1,961	\$493	\$970	\$1,270	\$1,886	\$2,115	\$2,518
79	\$569	\$1,106	\$1,453	\$1,680	\$1,890	\$2,263	\$570	\$1,121	\$1,465	\$2,157	\$2,426	\$2,906
80	\$646	\$1,257	\$1,647	\$1,892	\$2,132	\$2,565	\$647	\$1,272	\$1,660	\$2,429	\$2,738	\$3,293
81	\$723	\$1,407	\$1,841	\$2,103	\$2,374	\$2,867	\$724	\$1,423	\$1,855	\$2,701	\$3,049	\$3,681
82	\$800	\$1,557	\$2,035	\$2,315	\$2,617	\$3,169	\$801	\$1,574	\$2,050	\$2,972	\$3,360	\$4,069
83	\$887	\$1,714	\$2,238	\$2,546	\$2,902	\$3,486	\$889	\$1,734	\$2,255	\$3,269	\$3,727	\$4,476
84	\$974	\$1,871	\$2,442	\$2,777	\$3,187	\$3,803	\$976	\$1,894	\$2,460	\$3,567	\$4,093	\$4,883
85	\$1,062	\$2,029	\$2,645	\$3,009	\$3,473	\$4,120	\$1,063	\$2,055	\$2,665	\$3,864	\$4,459	\$5,290
86	\$1,149	\$2,186	\$2,849	\$3,240	\$3,758	\$4,437	\$1,151	\$2,215	\$2,870	\$4,161	\$4,826	\$5,697
87	\$1,236	\$2,343	\$3,052	\$3,472	\$4,043	\$4,754	\$1,238	\$2,376	\$3,075	\$4,458	\$5,192	\$6,104
88	\$1,323	\$2,500	\$3,256	\$3,703	\$4,328	\$5,071	\$1,325	\$2,536	\$3,280	\$4,755	\$5,558	\$6,511
89	\$1,410	\$2,657	\$3,459	\$3,935	\$4,614	\$5,387	\$1,413	\$2,697	\$3,485	\$5,053	\$5,925	\$6,918
90	\$1,498	\$2,814	\$3,662	\$4,166	\$4,899	\$5,704	\$1,500	\$2,857	\$3,690	\$5,350	\$6,291	\$7,325
91	\$1,585	\$2,971	\$3,866	\$4,398	\$5,184	\$6,021	\$1,588	\$3,018	\$3,894	\$5,647	\$6,657	\$7,732
92	\$1,672	\$3,128	\$4,069	\$4,629	\$5,470	\$6,338	\$1,675	\$3,178	\$4,099	\$5,944	\$7,024	\$8,139
93	\$1,759	\$3,286	\$4,273	\$4,861	\$5,755	\$6,655	\$1,762	\$3,338	\$4,304	\$6,241	\$7,390	\$8,546
94	\$1,846	\$3,443	\$4,476	\$5,092	\$6,040	\$6,972	\$1,850	\$3,499	\$4,509	\$6,539	\$7,756	\$8,953
95	\$1,934	\$3,600	\$4,680	\$5,323	\$6,325	\$7,289	\$1,937	\$3,659	\$4,714	\$6,836	\$8,123	\$9,360
96	\$2,021	\$3,757	\$4,883	\$5,555	\$6,611	\$7,606	\$2,024	\$3,820	\$4,919	\$7,133	\$8,489	\$9,767
97	\$2,108	\$3,914	\$5,087	\$5,786	\$6,896	\$7,923	\$2,112	\$3,980	\$5,124	\$7,430	\$8,855	\$10,174
98	\$2,195	\$4,071	\$5,290	\$6,018	\$7,181	\$8,240	\$2,199	\$4,141	\$5,329	\$7,727	\$9,222	\$10,581
99	\$2,282	\$4,228	\$5,494	\$6,249	\$7,467	\$8,557	\$2,287	\$4,301	\$5,534	\$8,025	\$9,588	\$10,988
100	\$2,370	\$4,385	\$5,697	\$6,481	\$7,752	\$8,873	\$2,374	\$4,462	\$5,739	\$8,322	\$9,954	\$11,394

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (402) 397-3200

Policy Form 461
RIDER SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 30 days \$50	\$75K 30 days \$100	\$75K 30 days \$150	\$75K 30 days \$200	\$150k 30 days \$50	\$150k 30 days \$100	\$150k 30 days \$150	\$150k 30 days \$200	\$150k 30 days \$250	\$150k 30 days \$300
37	\$52	\$78	\$93	\$108	\$65	\$104	\$130	\$152	\$171	\$186
38	\$52	\$78	\$93	\$108	\$65	\$104	\$130	\$152	\$171	\$186
39	\$52	\$78	\$93	\$108	\$65	\$104	\$130	\$152	\$171	\$186
40	\$52	\$78	\$93	\$108	\$65	\$104	\$130	\$152	\$171	\$186
41	\$52	\$78	\$93	\$108	\$65	\$104	\$130	\$152	\$171	\$186
42	\$52	\$78	\$93	\$108	\$65	\$104	\$130	\$152	\$171	\$186
43	\$53	\$79	\$95	\$109	\$66	\$106	\$132	\$155	\$174	\$190
44	\$54	\$81	\$96	\$111	\$67	\$108	\$134	\$157	\$177	\$193
45	\$54	\$82	\$98	\$113	\$68	\$110	\$136	\$160	\$180	\$196
46	\$55	\$83	\$99	\$115	\$69	\$111	\$138	\$163	\$182	\$199
47	\$56	\$85	\$101	\$116	\$70	\$113	\$140	\$165	\$185	\$202
48	\$58	\$87	\$104	\$119	\$72	\$116	\$145	\$170	\$190	\$207
49	\$60	\$89	\$106	\$121	\$73	\$120	\$149	\$175	\$195	\$212
50	\$62	\$92	\$109	\$124	\$75	\$123	\$153	\$179	\$200	\$217
51	\$63	\$94	\$111	\$126	\$77	\$126	\$157	\$184	\$205	\$222
52	\$65	\$96	\$114	\$129	\$79	\$129	\$161	\$189	\$210	\$227
53	\$66	\$97	\$115	\$131	\$80	\$131	\$163	\$191	\$213	\$230
54	\$67	\$98	\$116	\$132	\$81	\$133	\$165	\$193	\$216	\$233
55	\$67	\$100	\$118	\$134	\$81	\$134	\$167	\$195	\$216	\$236
56	\$68	\$101	\$119	\$135	\$82	\$136	\$169	\$198	\$221	\$238
57	\$69	\$102	\$121	\$137	\$83	\$137	\$171	\$200	\$223	\$241
58	\$72	\$106	\$125	\$142	\$87	\$143	\$178	\$208	\$232	\$250
59	\$75	\$110	\$130	\$146	\$90	\$149	\$185	\$216	\$241	\$259
60	\$78	\$114	\$134	\$151	\$93	\$155	\$192	\$224	\$250	\$268
61	\$81	\$118	\$139	\$156	\$97	\$161	\$199	\$232	\$258	\$278
62	\$83	\$123	\$143	\$161	\$100	\$167	\$206	\$240	\$267	\$287
63	\$93	\$136	\$158	\$177	\$111	\$185	\$229	\$267	\$296	\$317
64	\$102	\$149	\$173	\$194	\$122	\$204	\$252	\$293	\$324	\$347
65	\$111	\$162	\$188	\$210	\$133	\$223	\$274	\$319	\$353	\$377
66	\$121	\$176	\$203	\$227	\$144	\$241	\$297	\$345	\$381	\$407
67	\$130	\$189	\$218	\$243	\$155	\$260	\$320	\$371	\$410	\$437
68	\$144	\$208	\$240	\$267	\$171	\$287	\$353	\$409	\$451	\$480
69	\$157	\$228	\$262	\$291	\$187	\$315	\$386	\$446	\$492	\$524
70	\$171	\$247	\$283	\$315	\$203	\$342	\$419	\$484	\$533	\$567
71	\$185	\$266	\$305	\$339	\$219	\$369	\$452	\$522	\$575	\$610
72	\$198	\$285	\$327	\$363	\$236	\$397	\$485	\$559	\$616	\$654
73	\$223	\$319	\$366	\$405	\$264	\$445	\$543	\$626	\$689	\$731
74	\$247	\$354	\$404	\$448	\$292	\$493	\$601	\$692	\$761	\$808
75	\$271	\$388	\$443	\$490	\$321	\$542	\$659	\$758	\$834	\$885
76	\$295	\$422	\$481	\$533	\$349	\$590	\$717	\$825	\$907	\$962
77	\$319	\$456	\$520	\$575	\$378	\$638	\$775	\$891	\$979	\$1,040
78	\$377	\$533	\$605	\$676	\$445	\$753	\$909	\$1,049	\$1,150	\$1,210
79	\$434	\$610	\$690	\$777	\$512	\$868	\$1,043	\$1,206	\$1,320	\$1,379
80	\$492	\$686	\$774	\$877	\$579	\$983	\$1,177	\$1,364	\$1,490	\$1,548
81	\$549	\$763	\$859	\$978	\$647	\$1,099	\$1,311	\$1,522	\$1,660	\$1,717
82	\$607	\$840	\$943	\$1,078	\$714	\$1,214	\$1,445	\$1,679	\$1,830	\$1,886
83	\$673	\$925	\$1,038	\$1,186	\$789	\$1,336	\$1,596	\$1,856	\$2,014	\$2,075
84	\$739	\$1,009	\$1,132	\$1,294	\$864	\$1,458	\$1,748	\$2,032	\$2,198	\$2,264
85	\$805	\$1,094	\$1,226	\$1,402	\$939	\$1,580	\$1,899	\$2,208	\$2,382	\$2,452
86	\$871	\$1,179	\$1,321	\$1,510	\$1,014	\$1,702	\$2,051	\$2,384	\$2,566	\$2,641
87	\$938	\$1,264	\$1,415	\$1,618	\$1,089	\$1,824	\$2,202	\$2,561	\$2,750	\$2,830
88	\$1,004	\$1,348	\$1,509	\$1,726	\$1,163	\$1,946	\$2,354	\$2,737	\$2,934	\$3,018
89	\$1,070	\$1,433	\$1,604	\$1,833	\$1,238	\$2,068	\$2,505	\$2,913	\$3,118	\$3,207
90	\$1,136	\$1,518	\$1,698	\$1,941	\$1,313	\$2,190	\$2,657	\$3,089	\$3,302	\$3,396
91	\$1,202	\$1,603	\$1,792	\$2,049	\$1,388	\$2,312	\$2,808	\$3,265	\$3,486	\$3,584
92	\$1,268	\$1,687	\$1,887	\$2,157	\$1,463	\$2,434	\$2,960	\$3,442	\$3,670	\$3,773
93	\$1,335	\$1,772	\$1,981	\$2,265	\$1,538	\$2,556	\$3,111	\$3,618	\$3,853	\$3,962
94	\$1,401	\$1,857	\$2,075	\$2,373	\$1,613	\$2,677	\$3,263	\$3,794	\$4,037	\$4,150
95	\$1,467	\$1,942	\$2,170	\$2,481	\$1,688	\$2,799	\$3,414	\$3,970	\$4,221	\$4,339
96	\$1,533	\$2,026	\$2,264	\$2,589	\$1,763	\$2,921	\$3,566	\$4,147	\$4,405	\$4,528
97	\$1,599	\$2,111	\$2,358	\$2,696	\$1,838	\$3,043	\$3,717	\$4,323	\$4,589	\$4,716
98	\$1,665	\$2,196	\$2,453	\$2,804	\$1,913	\$3,165	\$3,869	\$4,499	\$4,773	\$4,905
99	\$1,732	\$2,280	\$2,547	\$2,912	\$1,988	\$3,287	\$4,021	\$4,675	\$4,957	\$5,094
100	\$1,798	\$2,365	\$2,641	\$3,020	\$2,063	\$3,409	\$4,172	\$4,852	\$5,141	\$5,282

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

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Policy Form 461
RIDER SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K 30 days \$50	\$250K 30 days \$100	\$250K 30 days \$150	\$250K 30 days \$200	\$250K 30 days \$250	\$250K 30 days \$300	\$500K 30 days \$50	\$500K 30 days \$100	\$500K 30 days \$150	\$500K 30 days \$200	\$500K 30 days \$250	\$500K 30 days \$300
37	\$69	\$125	\$161	\$191	\$216	\$226	\$70	\$133	\$164	\$233	\$266	\$322
38	\$69	\$125	\$161	\$191	\$216	\$226	\$70	\$133	\$164	\$233	\$266	\$322
39	\$69	\$125	\$161	\$191	\$216	\$226	\$70	\$133	\$164	\$233	\$266	\$322
40	\$69	\$125	\$161	\$191	\$216	\$226	\$70	\$133	\$164	\$233	\$266	\$322
41	\$69	\$125	\$161	\$191	\$216	\$226	\$70	\$133	\$164	\$233	\$266	\$322
42	\$69	\$125	\$161	\$191	\$216	\$226	\$70	\$133	\$164	\$233	\$266	\$322
43	\$70	\$127	\$164	\$194	\$220	\$230	\$71	\$136	\$167	\$237	\$271	\$327
44	\$71	\$129	\$166	\$197	\$223	\$234	\$72	\$138	\$169	\$241	\$275	\$333
45	\$72	\$131	\$169	\$200	\$227	\$237	\$74	\$140	\$172	\$245	\$280	\$338
46	\$73	\$133	\$172	\$203	\$230	\$241	\$75	\$142	\$175	\$249	\$284	\$343
47	\$75	\$135	\$174	\$207	\$234	\$245	\$76	\$145	\$178	\$253	\$288	\$349
48	\$76	\$139	\$179	\$213	\$241	\$261	\$77	\$147	\$183	\$259	\$296	\$359
49	\$77	\$142	\$184	\$219	\$248	\$276	\$78	\$150	\$188	\$266	\$303	\$369
50	\$79	\$146	\$190	\$225	\$255	\$292	\$80	\$153	\$192	\$273	\$311	\$379
51	\$80	\$149	\$195	\$231	\$261	\$308	\$81	\$156	\$197	\$279	\$318	\$389
52	\$82	\$153	\$200	\$237	\$268	\$324	\$82	\$159	\$202	\$286	\$326	\$399
53	\$83	\$155	\$202	\$240	\$271	\$328	\$83	\$161	\$205	\$289	\$330	\$404
54	\$84	\$157	\$204	\$243	\$275	\$332	\$84	\$163	\$207	\$293	\$334	\$409
55	\$85	\$158	\$207	\$246	\$278	\$336	\$85	\$165	\$210	\$296	\$338	\$414
56	\$86	\$160	\$209	\$249	\$281	\$340	\$86	\$167	\$212	\$300	\$342	\$419
57	\$87	\$162	\$212	\$251	\$285	\$344	\$87	\$169	\$215	\$303	\$346	\$424
58	\$90	\$169	\$221	\$262	\$296	\$365	\$91	\$176	\$224	\$316	\$360	\$442
59	\$93	\$175	\$230	\$273	\$308	\$386	\$94	\$182	\$233	\$328	\$374	\$459
60	\$97	\$182	\$239	\$283	\$320	\$407	\$97	\$188	\$242	\$340	\$387	\$477
61	\$100	\$189	\$248	\$294	\$332	\$428	\$100	\$195	\$251	\$353	\$401	\$495
62	\$103	\$195	\$256	\$304	\$344	\$450	\$103	\$201	\$260	\$365	\$415	\$513
63	\$114	\$217	\$285	\$338	\$381	\$508	\$114	\$223	\$289	\$405	\$460	\$570
64	\$125	\$238	\$314	\$372	\$419	\$566	\$125	\$245	\$317	\$445	\$506	\$628
65	\$136	\$260	\$343	\$406	\$457	\$625	\$136	\$267	\$346	\$486	\$551	\$685
66	\$147	\$281	\$371	\$440	\$495	\$683	\$147	\$289	\$375	\$526	\$596	\$742
67	\$158	\$303	\$400	\$474	\$533	\$742	\$158	\$310	\$404	\$566	\$641	\$800
68	\$174	\$335	\$442	\$523	\$588	\$826	\$175	\$342	\$447	\$625	\$708	\$884
69	\$191	\$367	\$484	\$573	\$643	\$911	\$191	\$375	\$489	\$684	\$774	\$968
70	\$207	\$398	\$526	\$622	\$698	\$995	\$207	\$407	\$532	\$743	\$841	\$1,052
71	\$223	\$430	\$568	\$672	\$753	\$1,080	\$224	\$439	\$574	\$802	\$907	\$1,136
72	\$239	\$462	\$610	\$721	\$808	\$1,164	\$240	\$471	\$616	\$861	\$974	\$1,220
73	\$268	\$518	\$684	\$808	\$905	\$1,314	\$268	\$528	\$691	\$966	\$1,091	\$1,368
74	\$297	\$574	\$758	\$895	\$1,001	\$1,464	\$297	\$584	\$766	\$1,070	\$1,208	\$1,516
75	\$325	\$630	\$832	\$982	\$1,098	\$1,614	\$326	\$641	\$840	\$1,174	\$1,325	\$1,664
76	\$354	\$686	\$906	\$1,069	\$1,195	\$1,764	\$354	\$697	\$915	\$1,278	\$1,442	\$1,812
77	\$383	\$742	\$980	\$1,156	\$1,292	\$1,914	\$383	\$754	\$990	\$1,382	\$1,559	\$1,960
78	\$449	\$880	\$1,158	\$1,351	\$1,515	\$2,301	\$449	\$893	\$1,169	\$1,682	\$1,830	\$2,317
79	\$515	\$1,018	\$1,337	\$1,546	\$1,738	\$2,689	\$516	\$1,032	\$1,348	\$1,943	\$2,101	\$2,673
80	\$582	\$1,156	\$1,515	\$1,740	\$1,961	\$3,077	\$582	\$1,172	\$1,527	\$2,225	\$2,372	\$3,030
81	\$648	\$1,294	\$1,693	\$1,935	\$2,185	\$3,464	\$648	\$1,311	\$1,706	\$2,507	\$2,643	\$3,387
82	\$714	\$1,433	\$1,872	\$2,129	\$2,408	\$3,852	\$715	\$1,451	\$1,886	\$2,790	\$2,914	\$3,744
83	\$789	\$1,577	\$2,059	\$2,342	\$2,660	\$4,204	\$790	\$1,597	\$2,074	\$3,072	\$3,221	\$4,118
84	\$864	\$1,721	\$2,246	\$2,555	\$2,913	\$4,555	\$864	\$1,742	\$2,263	\$3,354	\$3,527	\$4,493
85	\$939	\$1,865	\$2,434	\$2,768	\$3,165	\$4,907	\$939	\$1,888	\$2,452	\$3,636	\$3,834	\$4,867
86	\$1,014	\$2,009	\$2,621	\$2,981	\$3,418	\$5,258	\$1,014	\$2,034	\$2,640	\$3,918	\$4,140	\$5,242
87	\$1,089	\$2,153	\$2,808	\$3,194	\$3,670	\$5,610	\$1,089	\$2,180	\$2,829	\$4,200	\$4,447	\$5,616
88	\$1,164	\$2,296	\$2,995	\$3,407	\$3,923	\$5,962	\$1,164	\$2,326	\$3,017	\$4,482	\$4,753	\$5,990
89	\$1,239	\$2,440	\$3,182	\$3,620	\$4,175	\$6,313	\$1,239	\$2,471	\$3,206	\$4,764	\$5,060	\$6,365
90	\$1,314	\$2,584	\$3,370	\$3,833	\$4,428	\$6,665	\$1,314	\$2,617	\$3,394	\$5,045	\$5,367	\$6,739
91	\$1,389	\$2,728	\$3,557	\$4,046	\$4,680	\$7,017	\$1,389	\$2,763	\$3,583	\$5,327	\$5,673	\$7,113
92	\$1,464	\$2,872	\$3,744	\$4,259	\$4,933	\$7,368	\$1,464	\$2,909	\$3,772	\$5,609	\$5,980	\$7,488
93	\$1,539	\$3,016	\$3,931	\$4,472	\$5,186	\$7,720	\$1,539	\$3,055	\$3,960	\$5,891	\$6,286	\$7,862
94	\$1,614	\$3,160	\$4,118	\$4,685	\$5,438	\$8,072	\$1,614	\$3,200	\$4,149	\$6,173	\$6,593	\$8,237
95	\$1,689	\$3,304	\$4,306	\$4,897	\$5,691	\$8,423	\$1,689	\$3,346	\$4,337	\$6,455	\$6,899	\$8,611
96	\$1,763	\$3,448	\$4,493	\$5,110	\$5,943	\$8,775	\$1,764	\$3,492	\$4,526	\$6,737	\$7,206	\$8,985
97	\$1,838	\$3,592	\$4,680	\$5,323	\$6,196	\$9,127	\$1,839	\$3,638	\$4,714	\$7,019	\$7,512	\$9,360
98	\$1,913	\$3,736	\$4,867	\$5,536	\$6,448	\$9,478	\$1,914	\$3,784	\$4,903	\$7,301	\$7,819	\$9,734
99	\$1,988	\$3,880	\$5,054	\$5,749	\$6,701	\$9,830	\$1,989	\$3,929	\$5,092	\$7,582	\$8,126	\$10,109
100	\$2,063	\$4,024	\$5,242	\$5,962	\$6,953	\$10,182	\$2,064	\$4,075	\$5,280	\$7,864	\$8,432	\$10,483

Factors to Convert Super Select, Tier 2 Rates to:	
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Policy Form 461
RIDER SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 100 days \$50	\$75K 100 days \$100	\$75K 100 days \$150	\$75K 100 days \$200	\$150k 100 days \$50	\$150k 100 days \$100	\$150k 100 days \$150	\$150k 100 days \$200	\$150k 100 days \$250	\$150k 100 days \$300
37	\$47	\$71	\$85	\$98	\$59	\$95	\$118	\$139	\$158	\$170
38	\$47	\$71	\$85	\$98	\$59	\$95	\$118	\$139	\$158	\$170
39	\$47	\$71	\$85	\$98	\$59	\$95	\$118	\$139	\$158	\$170
40	\$47	\$71	\$85	\$98	\$59	\$95	\$118	\$139	\$158	\$170
41	\$47	\$71	\$85	\$98	\$59	\$95	\$118	\$139	\$158	\$170
42	\$47	\$71	\$85	\$98	\$59	\$95	\$118	\$139	\$158	\$170
43	\$48	\$72	\$87	\$100	\$60	\$97	\$120	\$142	\$160	\$173
44	\$49	\$74	\$88	\$102	\$61	\$98	\$122	\$144	\$163	\$176
45	\$50	\$75	\$89	\$103	\$62	\$100	\$124	\$146	\$166	\$179
46	\$50	\$76	\$91	\$105	\$63	\$101	\$126	\$149	\$168	\$182
47	\$51	\$77	\$92	\$106	\$64	\$103	\$128	\$151	\$171	\$184
48	\$53	\$79	\$94	\$109	\$65	\$106	\$132	\$155	\$176	\$189
49	\$54	\$81	\$97	\$111	\$67	\$109	\$136	\$159	\$181	\$194
50	\$56	\$84	\$99	\$113	\$69	\$112	\$139	\$164	\$185	\$198
51	\$58	\$86	\$101	\$115	\$70	\$115	\$143	\$168	\$190	\$203
52	\$59	\$88	\$104	\$118	\$72	\$118	\$147	\$172	\$195	\$208
53	\$60	\$89	\$105	\$119	\$73	\$120	\$149	\$174	\$197	\$210
54	\$61	\$90	\$106	\$121	\$74	\$121	\$150	\$176	\$200	\$213
55	\$62	\$91	\$108	\$122	\$74	\$122	\$152	\$179	\$202	\$215
56	\$62	\$92	\$109	\$124	\$75	\$124	\$154	\$181	\$204	\$218
57	\$63	\$93	\$110	\$125	\$76	\$125	\$156	\$183	\$207	\$220
58	\$66	\$97	\$114	\$129	\$79	\$131	\$162	\$190	\$215	\$229
59	\$68	\$101	\$118	\$134	\$82	\$136	\$169	\$197	\$223	\$237
60	\$71	\$104	\$123	\$138	\$85	\$142	\$175	\$205	\$231	\$245
61	\$74	\$108	\$127	\$143	\$88	\$147	\$182	\$240	\$236	\$253
62	\$76	\$112	\$131	\$147	\$91	\$152	\$188	\$220	\$248	\$262
63	\$85	\$124	\$144	\$162	\$101	\$169	\$209	\$243	\$274	\$289
64	\$93	\$136	\$158	\$177	\$111	\$186	\$230	\$267	\$301	\$316
65	\$102	\$148	\$172	\$192	\$121	\$203	\$250	\$291	\$327	\$344
66	\$110	\$160	\$186	\$207	\$131	\$220	\$271	\$315	\$354	\$371
67	\$119	\$173	\$199	\$222	\$141	\$237	\$292	\$339	\$380	\$399
68	\$131	\$190	\$219	\$244	\$156	\$262	\$322	\$373	\$419	\$438
69	\$144	\$208	\$239	\$266	\$171	\$287	\$352	\$407	\$457	\$478
70	\$156	\$225	\$259	\$288	\$186	\$312	\$382	\$442	\$495	\$518
71	\$169	\$243	\$279	\$309	\$200	\$337	\$412	\$476	\$534	\$557
72	\$181	\$260	\$299	\$331	\$215	\$362	\$443	\$511	\$572	\$597
73	\$203	\$292	\$334	\$370	\$241	\$406	\$496	\$571	\$640	\$668
74	\$225	\$323	\$369	\$409	\$267	\$450	\$549	\$632	\$707	\$738
75	\$247	\$354	\$404	\$448	\$293	\$494	\$602	\$693	\$775	\$808
76	\$269	\$385	\$439	\$486	\$319	\$539	\$655	\$753	\$842	\$879
77	\$291	\$416	\$475	\$525	\$345	\$583	\$708	\$814	\$910	\$949
78	\$344	\$486	\$552	\$614	\$403	\$688	\$830	\$954	\$1,071	\$1,104
79	\$396	\$557	\$630	\$702	\$461	\$793	\$952	\$1,095	\$1,231	\$1,259
80	\$449	\$627	\$707	\$791	\$519	\$898	\$1,075	\$1,235	\$1,392	\$1,414
81	\$501	\$697	\$784	\$879	\$577	\$1,003	\$1,197	\$1,376	\$1,554	\$1,568
82	\$554	\$767	\$861	\$968	\$635	\$1,108	\$1,319	\$1,516	\$1,715	\$1,722
83	\$614	\$844	\$947	\$1,064	\$699	\$1,219	\$1,451	\$1,668	\$1,886	\$1,895
84	\$675	\$922	\$1,033	\$1,161	\$762	\$1,330	\$1,583	\$1,820	\$2,057	\$2,067
85	\$735	\$999	\$1,120	\$1,258	\$826	\$1,441	\$1,715	\$1,971	\$2,229	\$2,239
86	\$796	\$1,076	\$1,206	\$1,355	\$890	\$1,552	\$1,847	\$2,123	\$2,400	\$2,411
87	\$856	\$1,154	\$1,292	\$1,452	\$953	\$1,662	\$1,978	\$2,275	\$2,572	\$2,584
88	\$917	\$1,231	\$1,378	\$1,548	\$1,017	\$1,773	\$2,110	\$2,426	\$2,743	\$2,756
89	\$977	\$1,308	\$1,464	\$1,645	\$1,080	\$1,884	\$2,242	\$2,578	\$2,915	\$2,928
90	\$1,037	\$1,386	\$1,550	\$1,742	\$1,144	\$1,995	\$2,374	\$2,730	\$3,086	\$3,100
91	\$1,098	\$1,463	\$1,636	\$1,839	\$1,207	\$2,106	\$2,506	\$2,881	\$3,258	\$3,273
92	\$1,158	\$1,541	\$1,722	\$1,935	\$1,271	\$2,217	\$2,638	\$3,033	\$3,429	\$3,445
93	\$1,219	\$1,618	\$1,809	\$2,032	\$1,334	\$2,327	\$2,770	\$3,184	\$3,601	\$3,617
94	\$1,279	\$1,695	\$1,895	\$2,129	\$1,398	\$2,438	\$2,902	\$3,336	\$3,772	\$3,789
95	\$1,339	\$1,773	\$1,981	\$2,226	\$1,461	\$2,549	\$3,034	\$3,488	\$3,944	\$3,962
96	\$1,400	\$1,850	\$2,067	\$2,322	\$1,525	\$2,660	\$3,165	\$3,639	\$4,115	\$4,134
97	\$1,460	\$1,927	\$2,153	\$2,419	\$1,588	\$2,771	\$3,297	\$3,791	\$4,286	\$4,306
98	\$1,521	\$2,005	\$2,239	\$2,516	\$1,652	\$2,882	\$3,429	\$3,943	\$4,458	\$4,478
99	\$1,581	\$2,082	\$2,325	\$2,613	\$1,715	\$2,992	\$3,561	\$4,094	\$4,629	\$4,651
100	\$1,642	\$2,159	\$2,411	\$2,709	\$1,779	\$3,103	\$3,693	\$4,246	\$4,801	\$4,823

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (402) 397-3200

Policy Form 461
RIDER SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$63	\$114	\$147	\$174	\$197	\$217	\$63	\$122	\$150	\$195	\$226	\$294
38	\$63	\$114	\$147	\$174	\$197	\$217	\$63	\$122	\$150	\$195	\$226	\$294
39	\$63	\$114	\$147	\$174	\$197	\$217	\$63	\$122	\$150	\$195	\$226	\$294
40	\$63	\$114	\$147	\$174	\$197	\$217	\$63	\$122	\$150	\$195	\$226	\$294
41	\$63	\$114	\$147	\$174	\$197	\$217	\$63	\$122	\$150	\$195	\$226	\$294
42	\$63	\$114	\$147	\$174	\$197	\$217	\$63	\$122	\$150	\$195	\$226	\$294
43	\$64	\$116	\$149	\$177	\$201	\$221	\$64	\$124	\$152	\$199	\$230	\$299
44	\$65	\$118	\$152	\$180	\$204	\$224	\$65	\$126	\$155	\$202	\$234	\$304
45	\$66	\$119	\$154	\$183	\$207	\$228	\$66	\$128	\$157	\$205	\$237	\$309
46	\$67	\$121	\$157	\$186	\$210	\$232	\$67	\$130	\$160	\$209	\$241	\$314
47	\$68	\$123	\$159	\$189	\$214	\$235	\$68	\$132	\$162	\$212	\$245	\$318
48	\$69	\$126	\$164	\$194	\$220	\$242	\$70	\$135	\$167	\$217	\$251	\$328
49	\$71	\$130	\$168	\$200	\$226	\$248	\$71	\$137	\$171	\$223	\$257	\$337
50	\$72	\$133	\$173	\$205	\$232	\$254	\$72	\$140	\$176	\$228	\$263	\$346
51	\$73	\$136	\$178	\$211	\$239	\$261	\$74	\$143	\$180	\$234	\$270	\$355
52	\$75	\$139	\$182	\$216	\$245	\$267	\$75	\$145	\$185	\$239	\$276	\$364
53	\$76	\$141	\$184	\$219	\$248	\$270	\$76	\$147	\$187	\$242	\$279	\$369
54	\$77	\$143	\$187	\$222	\$251	\$274	\$77	\$149	\$189	\$245	\$283	\$373
55	\$78	\$145	\$189	\$224	\$254	\$277	\$78	\$151	\$192	\$248	\$286	\$378
56	\$78	\$146	\$191	\$227	\$257	\$280	\$79	\$153	\$194	\$251	\$289	\$382
57	\$79	\$148	\$193	\$230	\$260	\$284	\$80	\$154	\$196	\$254	\$293	\$387
58	\$82	\$154	\$202	\$239	\$271	\$295	\$82	\$160	\$204	\$264	\$305	\$403
59	\$85	\$160	\$210	\$249	\$281	\$306	\$85	\$166	\$213	\$275	\$316	\$420
60	\$88	\$166	\$218	\$259	\$292	\$318	\$88	\$172	\$221	\$285	\$328	\$436
61	\$91	\$172	\$226	\$268	\$303	\$329	\$91	\$178	\$229	\$295	\$340	\$452
62	\$94	\$178	\$234	\$278	\$314	\$340	\$94	\$184	\$237	\$306	\$351	\$468
63	\$104	\$198	\$260	\$309	\$348	\$377	\$104	\$204	\$264	\$339	\$390	\$521
64	\$114	\$218	\$287	\$340	\$383	\$414	\$114	\$224	\$294	\$379	\$429	\$573
65	\$124	\$237	\$313	\$371	\$417	\$451	\$124	\$244	\$316	\$406	\$466	\$626
66	\$134	\$257	\$339	\$402	\$452	\$488	\$134	\$263	\$343	\$440	\$505	\$678
67	\$144	\$277	\$365	\$433	\$486	\$525	\$144	\$283	\$369	\$473	\$543	\$730
68	\$159	\$306	\$403	\$478	\$536	\$578	\$159	\$313	\$408	\$522	\$599	\$807
69	\$174	\$335	\$442	\$523	\$587	\$632	\$174	\$342	\$447	\$572	\$655	\$884
70	\$189	\$364	\$480	\$568	\$637	\$686	\$189	\$371	\$485	\$621	\$711	\$960
71	\$204	\$393	\$519	\$613	\$687	\$740	\$204	\$401	\$524	\$670	\$767	\$1,037
72	\$219	\$422	\$557	\$658	\$738	\$793	\$219	\$430	\$563	\$719	\$823	\$1,114
73	\$245	\$473	\$625	\$738	\$826	\$889	\$245	\$482	\$631	\$805	\$921	\$1,249
74	\$271	\$524	\$692	\$817	\$914	\$984	\$271	\$533	\$699	\$891	\$1,020	\$1,384
75	\$297	\$575	\$760	\$897	\$1,003	\$1,079	\$297	\$585	\$767	\$978	\$1,118	\$1,520
76	\$323	\$626	\$827	\$976	\$1,091	\$1,174	\$323	\$637	\$836	\$1,064	\$1,216	\$1,655
77	\$349	\$678	\$895	\$1,055	\$1,180	\$1,269	\$349	\$688	\$904	\$1,150	\$1,315	\$1,790
78	\$414	\$803	\$1,058	\$1,233	\$1,383	\$1,488	\$414	\$816	\$1,067	\$1,354	\$1,545	\$2,115
79	\$478	\$929	\$1,220	\$1,411	\$1,587	\$1,708	\$478	\$944	\$1,231	\$1,558	\$1,776	\$2,441
80	\$543	\$1,056	\$1,383	\$1,589	\$1,791	\$1,928	\$543	\$1,072	\$1,394	\$1,762	\$2,007	\$2,767
81	\$607	\$1,182	\$1,546	\$1,767	\$1,995	\$2,147	\$608	\$1,200	\$1,558	\$1,966	\$2,237	\$3,092
82	\$672	\$1,308	\$1,709	\$1,944	\$2,198	\$2,367	\$673	\$1,328	\$1,722	\$2,169	\$2,468	\$3,418
83	\$739	\$1,439	\$1,880	\$2,139	\$2,418	\$2,604	\$740	\$1,461	\$1,894	\$2,386	\$2,715	\$3,760
84	\$807	\$1,570	\$2,051	\$2,333	\$2,638	\$2,840	\$808	\$1,594	\$2,066	\$2,603	\$2,961	\$4,102
85	\$874	\$1,701	\$2,222	\$2,527	\$2,858	\$3,077	\$875	\$1,726	\$2,238	\$2,820	\$3,208	\$4,444
86	\$942	\$1,831	\$2,393	\$2,722	\$3,078	\$3,314	\$942	\$1,859	\$2,411	\$3,037	\$3,455	\$4,786
87	\$1,009	\$1,962	\$2,564	\$2,916	\$3,297	\$3,550	\$1,010	\$1,992	\$2,583	\$3,254	\$3,702	\$5,128
88	\$1,077	\$2,093	\$2,735	\$3,111	\$3,517	\$3,787	\$1,078	\$2,125	\$2,755	\$3,471	\$3,949	\$5,469
89	\$1,144	\$2,224	\$2,906	\$3,305	\$3,737	\$4,024	\$1,146	\$2,258	\$2,927	\$3,688	\$4,195	\$5,811
90	\$1,212	\$2,355	\$3,077	\$3,499	\$3,957	\$4,260	\$1,215	\$2,390	\$3,099	\$3,905	\$4,442	\$6,153
91	\$1,279	\$2,485	\$3,248	\$3,694	\$4,177	\$4,497	\$1,285	\$2,523	\$3,271	\$4,122	\$4,689	\$6,495
92	\$1,346	\$2,616	\$3,418	\$3,888	\$4,396	\$4,734	\$1,356	\$2,656	\$3,444	\$4,339	\$4,936	\$6,837
93	\$1,414	\$2,747	\$3,589	\$4,083	\$4,616	\$4,971	\$1,428	\$2,789	\$3,616	\$4,556	\$5,183	\$7,179
94	\$1,481	\$2,878	\$3,760	\$4,277	\$4,836	\$5,207	\$1,501	\$2,922	\$3,788	\$4,773	\$5,429	\$7,521
95	\$1,549	\$3,009	\$3,931	\$4,472	\$5,056	\$5,444	\$1,575	\$3,054	\$3,960	\$4,990	\$5,676	\$7,862
96	\$1,616	\$3,140	\$4,102	\$4,666	\$5,276	\$5,681	\$1,649	\$3,187	\$4,132	\$5,207	\$5,923	\$8,204
97	\$1,684	\$3,270	\$4,273	\$4,860	\$5,496	\$5,917	\$1,725	\$3,320	\$4,305	\$5,424	\$6,170	\$8,546
98	\$1,751	\$3,401	\$4,444	\$5,055	\$5,715	\$6,154	\$1,802	\$3,453	\$4,477	\$5,641	\$6,417	\$8,888
99	\$1,819	\$3,532	\$4,615	\$5,249	\$5,935	\$6,391	\$1,879	\$3,586	\$4,649	\$5,858	\$6,663	\$9,230
100	\$1,886	\$3,663	\$4,786	\$5,444	\$6,155	\$6,627	\$1,958	\$3,718	\$4,821	\$6,075	\$6,910	\$9,572

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 461
RIDER SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 180 days \$50	\$75K 180 days \$100	\$75K 180 days \$150	\$75K 180 days \$200	\$150k 180 days \$50	\$150k 180 days \$100	\$150k 180 days \$150	\$150k 180 days \$200	\$150k 180 days \$250	\$150k 180 days \$300
37	\$25	\$36	\$43	\$49	\$34	\$51	\$62	\$71	\$80	\$85
38	\$25	\$36	\$43	\$49	\$34	\$51	\$62	\$71	\$80	\$85
39	\$25	\$36	\$43	\$49	\$34	\$51	\$62	\$71	\$80	\$85
40	\$25	\$36	\$43	\$49	\$34	\$51	\$62	\$71	\$80	\$85
41	\$25	\$36	\$43	\$49	\$34	\$51	\$62	\$71	\$80	\$85
42	\$25	\$36	\$43	\$49	\$34	\$51	\$62	\$71	\$80	\$85
43	\$26	\$37	\$43	\$50	\$35	\$52	\$63	\$72	\$82	\$87
44	\$26	\$38	\$44	\$51	\$35	\$53	\$64	\$73	\$83	\$88
45	\$27	\$38	\$45	\$52	\$36	\$54	\$65	\$75	\$85	\$89
46	\$27	\$39	\$45	\$52	\$36	\$55	\$66	\$76	\$86	\$91
47	\$28	\$39	\$46	\$53	\$37	\$56	\$67	\$77	\$87	\$92
48	\$29	\$40	\$47	\$54	\$38	\$57	\$69	\$79	\$90	\$94
49	\$29	\$42	\$48	\$55	\$39	\$59	\$71	\$81	\$92	\$97
50	\$30	\$43	\$50	\$57	\$40	\$61	\$73	\$83	\$95	\$99
51	\$31	\$44	\$51	\$58	\$41	\$62	\$74	\$86	\$97	\$101
52	\$32	\$45	\$52	\$59	\$42	\$64	\$76	\$88	\$99	\$104
53	\$32	\$45	\$53	\$60	\$42	\$65	\$77	\$89	\$101	\$105
54	\$33	\$46	\$53	\$60	\$43	\$65	\$78	\$90	\$102	\$106
55	\$33	\$46	\$54	\$61	\$43	\$66	\$79	\$91	\$103	\$108
56	\$34	\$47	\$54	\$62	\$44	\$67	\$80	\$92	\$104	\$109
57	\$34	\$48	\$55	\$63	\$44	\$68	\$81	\$93	\$105	\$110
58	\$35	\$49	\$57	\$65	\$46	\$71	\$84	\$97	\$110	\$114
59	\$37	\$51	\$59	\$67	\$48	\$74	\$88	\$101	\$114	\$118
60	\$38	\$53	\$61	\$69	\$49	\$76	\$91	\$104	\$118	\$123
61	\$40	\$55	\$63	\$71	\$51	\$79	\$95	\$108	\$122	\$127
62	\$41	\$57	\$65	\$73	\$53	\$82	\$98	\$112	\$126	\$131
63	\$46	\$63	\$72	\$81	\$59	\$91	\$109	\$124	\$140	\$144
64	\$50	\$69	\$79	\$89	\$65	\$101	\$119	\$136	\$153	\$158
65	\$55	\$76	\$86	\$96	\$70	\$110	\$130	\$148	\$167	\$172
66	\$59	\$82	\$93	\$104	\$76	\$119	\$141	\$161	\$180	\$186
67	\$64	\$88	\$100	\$111	\$82	\$128	\$152	\$173	\$194	\$199
68	\$71	\$97	\$110	\$122	\$91	\$142	\$167	\$190	\$214	\$219
69	\$78	\$106	\$119	\$133	\$99	\$155	\$183	\$208	\$233	\$239
70	\$84	\$115	\$129	\$144	\$108	\$169	\$199	\$225	\$253	\$259
71	\$91	\$124	\$139	\$155	\$116	\$182	\$214	\$243	\$272	\$279
72	\$98	\$133	\$149	\$166	\$125	\$196	\$230	\$260	\$292	\$299
73	\$110	\$149	\$167	\$185	\$140	\$219	\$258	\$291	\$326	\$334
74	\$122	\$165	\$184	\$204	\$155	\$243	\$285	\$322	\$361	\$369
75	\$134	\$181	\$202	\$224	\$170	\$267	\$313	\$353	\$395	\$404
76	\$145	\$196	\$220	\$243	\$185	\$291	\$340	\$384	\$429	\$439
77	\$157	\$212	\$237	\$263	\$200	\$315	\$368	\$415	\$464	\$475
78	\$186	\$248	\$276	\$307	\$234	\$371	\$432	\$487	\$540	\$552
79	\$214	\$284	\$315	\$351	\$268	\$428	\$495	\$558	\$615	\$630
80	\$242	\$320	\$353	\$395	\$301	\$485	\$559	\$630	\$691	\$707
81	\$271	\$355	\$392	\$440	\$335	\$542	\$622	\$702	\$766	\$784
82	\$299	\$391	\$431	\$484	\$369	\$598	\$686	\$773	\$842	\$861
83	\$332	\$431	\$474	\$532	\$405	\$658	\$754	\$851	\$926	\$947
84	\$364	\$470	\$517	\$581	\$442	\$718	\$823	\$928	\$1,010	\$1,033
85	\$397	\$509	\$560	\$629	\$479	\$778	\$892	\$1,005	\$1,094	\$1,120
86	\$430	\$549	\$603	\$677	\$516	\$838	\$960	\$1,083	\$1,179	\$1,206
87	\$462	\$588	\$646	\$726	\$553	\$898	\$1,029	\$1,160	\$1,263	\$1,292
88	\$495	\$628	\$689	\$774	\$590	\$958	\$1,097	\$1,237	\$1,347	\$1,378
89	\$528	\$667	\$732	\$823	\$626	\$1,017	\$1,166	\$1,315	\$1,431	\$1,464
90	\$560	\$707	\$775	\$871	\$663	\$1,077	\$1,235	\$1,392	\$1,515	\$1,550
91	\$593	\$746	\$818	\$919	\$700	\$1,137	\$1,303	\$1,469	\$1,599	\$1,636
92	\$625	\$786	\$861	\$968	\$737	\$1,197	\$1,372	\$1,547	\$1,684	\$1,722
93	\$658	\$825	\$904	\$1,016	\$774	\$1,257	\$1,440	\$1,624	\$1,768	\$1,809
94	\$691	\$865	\$947	\$1,064	\$811	\$1,317	\$1,509	\$1,701	\$1,852	\$1,895
95	\$723	\$904	\$990	\$1,113	\$848	\$1,377	\$1,577	\$1,779	\$1,936	\$1,981
96	\$756	\$944	\$1,033	\$1,161	\$884	\$1,436	\$1,646	\$1,856	\$2,020	\$2,067
97	\$789	\$983	\$1,077	\$1,210	\$921	\$1,496	\$1,715	\$1,933	\$2,104	\$2,153
98	\$821	\$1,022	\$1,120	\$1,258	\$958	\$1,556	\$1,783	\$2,011	\$2,189	\$2,239
99	\$854	\$1,062	\$1,163	\$1,306	\$995	\$1,616	\$1,852	\$2,088	\$2,273	\$2,325
100	\$886	\$1,101	\$1,206	\$1,355	\$1,032	\$1,676	\$1,920	\$2,165	\$2,357	\$2,411

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
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Policy Form 461
RIDER SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$41	\$65	\$79	\$92	\$103	\$111	\$50	\$79	\$88	\$111	\$124	\$159
38	\$41	\$65	\$79	\$92	\$103	\$111	\$50	\$79	\$88	\$111	\$124	\$159
39	\$41	\$65	\$79	\$92	\$103	\$111	\$50	\$79	\$88	\$111	\$124	\$159
40	\$41	\$65	\$79	\$92	\$103	\$111	\$50	\$79	\$88	\$111	\$124	\$159
41	\$41	\$65	\$79	\$92	\$103	\$111	\$50	\$79	\$88	\$111	\$124	\$159
42	\$41	\$65	\$79	\$92	\$103	\$111	\$50	\$79	\$88	\$111	\$124	\$159
43	\$41	\$66	\$81	\$94	\$104	\$113	\$51	\$81	\$90	\$113	\$126	\$161
44	\$42	\$67	\$82	\$95	\$106	\$114	\$52	\$82	\$91	\$115	\$128	\$164
45	\$43	\$68	\$83	\$97	\$108	\$116	\$53	\$83	\$93	\$117	\$131	\$167
46	\$43	\$69	\$85	\$98	\$109	\$116	\$54	\$84	\$94	\$119	\$133	\$169
47	\$44	\$70	\$86	\$100	\$111	\$120	\$55	\$86	\$96	\$121	\$135	\$172
48	\$45	\$72	\$88	\$103	\$114	\$123	\$56	\$88	\$98	\$124	\$138	\$177
49	\$46	\$74	\$91	\$106	\$118	\$127	\$57	\$89	\$101	\$127	\$141	\$182
50	\$47	\$76	\$93	\$109	\$121	\$130	\$58	\$91	\$104	\$130	\$145	\$187
51	\$48	\$78	\$96	\$112	\$124	\$133	\$59	\$93	\$106	\$133	\$148	\$192
52	\$49	\$79	\$98	\$115	\$127	\$136	\$60	\$95	\$109	\$136	\$152	\$197
53	\$49	\$80	\$100	\$116	\$129	\$138	\$61	\$96	\$110	\$138	\$154	\$199
54	\$50	\$81	\$101	\$117	\$130	\$140	\$61	\$97	\$112	\$140	\$155	\$202
55	\$50	\$82	\$102	\$119	\$132	\$141	\$62	\$98	\$113	\$141	\$157	\$204
56	\$51	\$83	\$103	\$120	\$134	\$143	\$63	\$99	\$114	\$143	\$159	\$206
57	\$52	\$84	\$104	\$122	\$135	\$145	\$64	\$100	\$116	\$145	\$161	\$209
58	\$53	\$88	\$109	\$127	\$141	\$150	\$66	\$104	\$121	\$151	\$167	\$218
59	\$55	\$91	\$113	\$132	\$146	\$156	\$68	\$108	\$125	\$157	\$174	\$227
60	\$57	\$95	\$118	\$137	\$152	\$162	\$71	\$112	\$130	\$162	\$180	\$235
61	\$59	\$98	\$122	\$142	\$158	\$168	\$73	\$116	\$135	\$168	\$187	\$244
62	\$61	\$102	\$126	\$147	\$163	\$174	\$75	\$120	\$140	\$174	\$193	\$253
63	\$68	\$113	\$141	\$164	\$181	\$192	\$83	\$132	\$155	\$193	\$214	\$281
64	\$74	\$124	\$155	\$180	\$199	\$211	\$91	\$145	\$171	\$212	\$235	\$310
65	\$81	\$135	\$169	\$197	\$217	\$230	\$99	\$158	\$187	\$232	\$256	\$338
66	\$87	\$146	\$183	\$213	\$235	\$249	\$107	\$171	\$202	\$251	\$277	\$366
67	\$94	\$158	\$197	\$229	\$253	\$268	\$115	\$184	\$218	\$270	\$299	\$394
68	\$103	\$174	\$218	\$253	\$279	\$295	\$127	\$203	\$241	\$298	\$329	\$436
69	\$113	\$191	\$239	\$277	\$305	\$322	\$139	\$222	\$263	\$326	\$360	\$477
70	\$123	\$207	\$259	\$301	\$331	\$350	\$151	\$241	\$286	\$354	\$391	\$519
71	\$132	\$224	\$280	\$325	\$357	\$377	\$163	\$260	\$309	\$382	\$422	\$560
72	\$142	\$240	\$301	\$349	\$384	\$405	\$175	\$280	\$332	\$410	\$453	\$601
73	\$159	\$270	\$337	\$391	\$430	\$453	\$196	\$313	\$372	\$450	\$507	\$675
74	\$176	\$299	\$374	\$433	\$475	\$502	\$217	\$347	\$413	\$508	\$561	\$748
75	\$193	\$328	\$410	\$475	\$521	\$550	\$238	\$380	\$453	\$557	\$615	\$821
76	\$210	\$357	\$447	\$517	\$567	\$599	\$259	\$414	\$493	\$606	\$669	\$894
77	\$227	\$386	\$483	\$559	\$613	\$647	\$279	\$447	\$533	\$656	\$723	\$967
78	\$269	\$458	\$571	\$654	\$719	\$759	\$331	\$530	\$630	\$772	\$850	\$1,142
79	\$311	\$530	\$659	\$748	\$825	\$871	\$383	\$614	\$726	\$888	\$977	\$1,318
80	\$353	\$602	\$747	\$842	\$931	\$983	\$435	\$697	\$823	\$1,004	\$1,104	\$1,494
81	\$395	\$674	\$835	\$936	\$1,037	\$1,095	\$486	\$780	\$919	\$1,120	\$1,230	\$1,670
82	\$437	\$746	\$923	\$1,030	\$1,143	\$1,207	\$538	\$863	\$1,016	\$1,237	\$1,357	\$1,846
83	\$481	\$820	\$1,015	\$1,133	\$1,257	\$1,328	\$592	\$950	\$1,117	\$1,360	\$1,493	\$2,031
84	\$524	\$895	\$1,108	\$1,236	\$1,372	\$1,449	\$646	\$1,036	\$1,219	\$1,484	\$1,629	\$2,215
85	\$568	\$969	\$1,200	\$1,340	\$1,486	\$1,569	\$700	\$1,122	\$1,321	\$1,608	\$1,765	\$2,400
86	\$612	\$1,044	\$1,292	\$1,443	\$1,600	\$1,690	\$754	\$1,209	\$1,422	\$1,731	\$1,900	\$2,584
87	\$656	\$1,118	\$1,384	\$1,546	\$1,715	\$1,811	\$808	\$1,295	\$1,524	\$1,855	\$2,036	\$2,769
88	\$700	\$1,193	\$1,477	\$1,649	\$1,829	\$1,931	\$862	\$1,381	\$1,625	\$1,979	\$2,172	\$2,954
89	\$744	\$1,268	\$1,569	\$1,752	\$1,943	\$2,052	\$915	\$1,467	\$1,727	\$2,102	\$2,307	\$3,138
90	\$788	\$1,342	\$1,661	\$1,855	\$2,058	\$2,173	\$969	\$1,554	\$1,829	\$2,226	\$2,443	\$3,323
91	\$831	\$1,417	\$1,754	\$1,958	\$2,172	\$2,294	\$1,023	\$1,640	\$1,930	\$2,350	\$2,579	\$3,507
92	\$875	\$1,491	\$1,846	\$2,061	\$2,286	\$2,414	\$1,077	\$1,726	\$2,032	\$2,473	\$2,715	\$3,692
93	\$919	\$1,566	\$1,938	\$2,164	\$2,400	\$2,535	\$1,131	\$1,813	\$2,133	\$2,597	\$2,850	\$3,876
94	\$963	\$1,640	\$2,031	\$2,267	\$2,515	\$2,656	\$1,185	\$1,899	\$2,235	\$2,721	\$2,986	\$4,061
95	\$1,007	\$1,715	\$2,123	\$2,370	\$2,629	\$2,776	\$1,239	\$1,985	\$2,337	\$2,844	\$3,122	\$4,246
96	\$1,051	\$1,790	\$2,215	\$2,473	\$2,743	\$2,897	\$1,293	\$2,072	\$2,438	\$2,968	\$3,258	\$4,430
97	\$1,094	\$1,864	\$2,307	\$2,576	\$2,858	\$3,018	\$1,347	\$2,158	\$2,540	\$3,092	\$3,393	\$4,615
98	\$1,138	\$1,939	\$2,400	\$2,679	\$2,972	\$3,139	\$1,400	\$2,244	\$2,641	\$3,215	\$3,529	\$4,799
99	\$1,182	\$2,013	\$2,492	\$2,782	\$3,086	\$3,259	\$1,454	\$2,331	\$2,743	\$3,339	\$3,665	\$4,984
100	\$1,226	\$2,088	\$2,584	\$2,885	\$3,201	\$3,380	\$1,508	\$2,417	\$2,844	\$3,462	\$3,801	\$5,169

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

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Policy Form 461
RIDER SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 0 days \$50	\$75K 0 days \$100	\$75K 0 days \$150	\$75K 0 days \$200	\$150k 0 days \$50	\$150k 0 days \$100	\$150k 0 days \$150	\$150k 0 days \$200	\$150k 0 days \$250	\$150k 0 days \$300
37	\$65	\$98	\$117	\$134	\$81	\$131	\$162	\$190	\$212	\$233
38	\$65	\$98	\$117	\$134	\$81	\$131	\$162	\$190	\$212	\$233
39	\$65	\$98	\$117	\$134	\$81	\$131	\$162	\$190	\$212	\$233
40	\$65	\$98	\$117	\$134	\$81	\$131	\$162	\$190	\$212	\$233
41	\$65	\$98	\$117	\$134	\$81	\$131	\$162	\$190	\$212	\$233
42	\$65	\$98	\$117	\$134	\$81	\$131	\$162	\$190	\$212	\$233
43	\$66	\$99	\$118	\$137	\$82	\$133	\$165	\$194	\$215	\$237
44	\$67	\$101	\$120	\$139	\$84	\$135	\$167	\$197	\$219	\$241
45	\$68	\$103	\$122	\$141	\$85	\$137	\$170	\$200	\$222	\$245
46	\$69	\$104	\$124	\$143	\$86	\$139	\$173	\$203	\$226	\$249
47	\$70	\$106	\$126	\$146	\$88	\$142	\$175	\$206	\$229	\$252
48	\$73	\$109	\$129	\$149	\$90	\$146	\$181	\$212	\$235	\$259
49	\$75	\$112	\$133	\$152	\$92	\$150	\$186	\$218	\$242	\$265
50	\$77	\$114	\$136	\$155	\$94	\$154	\$191	\$224	\$248	\$271
51	\$79	\$117	\$139	\$158	\$96	\$158	\$196	\$230	\$254	\$278
52	\$81	\$120	\$142	\$161	\$98	\$162	\$201	\$236	\$260	\$284
53	\$82	\$122	\$144	\$163	\$99	\$164	\$204	\$238	\$263	\$287
54	\$83	\$123	\$145	\$165	\$101	\$166	\$206	\$241	\$266	\$291
55	\$84	\$125	\$147	\$167	\$102	\$168	\$208	\$244	\$269	\$294
56	\$85	\$126	\$149	\$169	\$103	\$170	\$211	\$247	\$273	\$298
57	\$86	\$128	\$151	\$171	\$104	\$172	\$213	\$250	\$276	\$301
58	\$90	\$133	\$156	\$177	\$108	\$179	\$222	\$260	\$287	\$313
59	\$94	\$138	\$162	\$183	\$113	\$186	\$231	\$270	\$297	\$324
60	\$97	\$143	\$168	\$189	\$117	\$194	\$240	\$280	\$308	\$336
61	\$101	\$148	\$173	\$195	\$121	\$201	\$249	\$291	\$319	\$347
62	\$104	\$153	\$179	\$201	\$125	\$208	\$258	\$301	\$330	\$358
63	\$116	\$170	\$198	\$222	\$139	\$232	\$286	\$333	\$365	\$396
64	\$128	\$186	\$217	\$242	\$152	\$255	\$314	\$366	\$400	\$433
65	\$139	\$203	\$235	\$263	\$166	\$278	\$343	\$398	\$435	\$471
66	\$151	\$220	\$254	\$284	\$180	\$301	\$371	\$431	\$470	\$508
67	\$162	\$236	\$273	\$304	\$193	\$325	\$399	\$464	\$505	\$546
68	\$180	\$260	\$300	\$334	\$214	\$359	\$441	\$511	\$555	\$600
69	\$197	\$284	\$327	\$364	\$234	\$393	\$482	\$558	\$606	\$654
70	\$214	\$308	\$354	\$394	\$254	\$427	\$523	\$605	\$657	\$709
71	\$231	\$333	\$382	\$423	\$274	\$462	\$565	\$652	\$708	\$763
72	\$248	\$357	\$409	\$453	\$294	\$496	\$606	\$699	\$758	\$817
73	\$278	\$399	\$457	\$506	\$330	\$556	\$678	\$782	\$848	\$914
74	\$308	\$442	\$505	\$560	\$366	\$617	\$751	\$865	\$938	\$1,010
75	\$339	\$485	\$553	\$613	\$401	\$677	\$824	\$948	\$1,027	\$1,107
76	\$369	\$527	\$602	\$666	\$437	\$737	\$896	\$1,031	\$1,117	\$1,203
77	\$399	\$570	\$650	\$719	\$472	\$798	\$969	\$1,114	\$1,207	\$1,300
78	\$471	\$666	\$756	\$849	\$560	\$941	\$1,136	\$1,315	\$1,413	\$1,512
79	\$543	\$762	\$862	\$978	\$647	\$1,085	\$1,304	\$1,516	\$1,620	\$1,724
80	\$615	\$858	\$968	\$1,108	\$735	\$1,229	\$1,471	\$1,716	\$1,826	\$1,935
81	\$687	\$954	\$1,073	\$1,238	\$823	\$1,373	\$1,638	\$1,917	\$2,032	\$2,147
82	\$759	\$1,050	\$1,179	\$1,368	\$911	\$1,517	\$1,806	\$2,119	\$2,238	\$2,358
83	\$841	\$1,156	\$1,297	\$1,504	\$1,010	\$1,670	\$2,002	\$2,350	\$2,464	\$2,594
84	\$924	\$1,262	\$1,415	\$1,641	\$1,110	\$1,823	\$2,199	\$2,580	\$2,690	\$2,830
85	\$1,007	\$1,368	\$1,533	\$1,778	\$1,209	\$1,976	\$2,396	\$2,811	\$2,916	\$3,065
86	\$1,089	\$1,474	\$1,651	\$1,915	\$1,308	\$2,130	\$2,593	\$3,042	\$3,142	\$3,301
87	\$1,172	\$1,580	\$1,769	\$2,052	\$1,408	\$2,283	\$2,790	\$3,273	\$3,367	\$3,537
88	\$1,255	\$1,685	\$1,887	\$2,188	\$1,507	\$2,436	\$2,987	\$3,504	\$3,593	\$3,773
89	\$1,337	\$1,791	\$2,004	\$2,325	\$1,606	\$2,589	\$3,184	\$3,735	\$3,819	\$4,009
90	\$1,420	\$1,897	\$2,122	\$2,462	\$1,706	\$2,742	\$3,380	\$3,966	\$4,045	\$4,245
91	\$1,503	\$2,003	\$2,240	\$2,599	\$1,805	\$2,895	\$3,577	\$4,197	\$4,271	\$4,481
92	\$1,585	\$2,109	\$2,358	\$2,736	\$1,904	\$3,048	\$3,774	\$4,428	\$4,497	\$4,716
93	\$1,668	\$2,215	\$2,476	\$2,872	\$2,003	\$3,201	\$3,971	\$4,659	\$4,722	\$4,952
94	\$1,751	\$2,321	\$2,594	\$3,009	\$2,103	\$3,354	\$4,168	\$4,890	\$4,948	\$5,188
95	\$1,833	\$2,427	\$2,712	\$3,146	\$2,202	\$3,507	\$4,365	\$5,121	\$5,174	\$5,424
96	\$1,916	\$2,533	\$2,830	\$3,283	\$2,301	\$3,660	\$4,561	\$5,352	\$5,400	\$5,660
97	\$1,999	\$2,639	\$2,948	\$3,420	\$2,401	\$3,813	\$4,758	\$5,583	\$5,626	\$5,896
98	\$2,082	\$2,745	\$3,066	\$3,556	\$2,500	\$3,966	\$4,955	\$5,814	\$5,851	\$6,131
99	\$2,164	\$2,851	\$3,184	\$3,693	\$2,599	\$4,120	\$5,152	\$6,045	\$6,077	\$6,367
100	\$2,247	\$2,957	\$3,302	\$3,830	\$2,699	\$4,273	\$5,349	\$6,276	\$6,303	\$6,603

Factors to Convert Super Select, Tier 2 Rates to:	
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Select - Tier 3 Rates	1.50
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RIDER SPAR
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Maximum Benefit Elimination Period Daily Benefit	\$250K 0 days \$50	\$250K 0 days \$100	\$250K 0 days \$150	\$250K 0 days \$200	\$250K 0 days \$250	\$250K 0 days \$300	\$500K 0 days \$50	\$500K 0 days \$100	\$500K 0 days \$150	\$500K 0 days \$200	\$500K 0 days \$250	\$500K 0 days \$300
37	\$86	\$156	\$201	\$238	\$270	\$308	\$88	\$167	\$205	\$311	\$352	\$402
38	\$86	\$156	\$201	\$238	\$270	\$308	\$88	\$167	\$205	\$311	\$352	\$402
39	\$86	\$156	\$201	\$238	\$270	\$308	\$88	\$167	\$205	\$311	\$352	\$402
40	\$86	\$156	\$201	\$238	\$270	\$308	\$88	\$167	\$205	\$311	\$352	\$402
41	\$86	\$156	\$201	\$238	\$270	\$308	\$88	\$167	\$205	\$311	\$352	\$402
42	\$86	\$156	\$201	\$238	\$270	\$308	\$88	\$167	\$205	\$311	\$352	\$574
43	\$88	\$158	\$204	\$242	\$274	\$313	\$89	\$170	\$208	\$317	\$358	\$547
44	\$89	\$161	\$208	\$246	\$279	\$318	\$91	\$172	\$212	\$322	\$364	\$519
45	\$91	\$163	\$211	\$250	\$283	\$323	\$92	\$175	\$215	\$327	\$370	\$491
46	\$92	\$166	\$214	\$254	\$288	\$328	\$93	\$178	\$218	\$332	\$376	\$463
47	\$93	\$169	\$218	\$258	\$292	\$334	\$95	\$181	\$222	\$337	\$382	\$436
48	\$95	\$173	\$224	\$266	\$301	\$344	\$96	\$184	\$228	\$346	\$392	\$448
49	\$97	\$178	\$231	\$274	\$310	\$355	\$98	\$188	\$234	\$355	\$402	\$461
50	\$99	\$182	\$237	\$281	\$318	\$366	\$100	\$192	\$241	\$364	\$412	\$474
51	\$101	\$187	\$243	\$289	\$327	\$376	\$101	\$196	\$247	\$373	\$422	\$486
52	\$102	\$191	\$249	\$296	\$335	\$387	\$103	\$199	\$253	\$382	\$432	\$499
53	\$104	\$193	\$252	\$300	\$339	\$391	\$104	\$202	\$256	\$387	\$438	\$505
54	\$105	\$196	\$256	\$304	\$343	\$396	\$106	\$204	\$259	\$392	\$443	\$511
55	\$106	\$198	\$259	\$307	\$347	\$401	\$107	\$207	\$262	\$396	\$448	\$517
56	\$107	\$201	\$262	\$311	\$352	\$406	\$108	\$209	\$265	\$401	\$454	\$523
57	\$109	\$203	\$265	\$314	\$356	\$410	\$109	\$212	\$269	\$406	\$459	\$530
58	\$113	\$211	\$276	\$328	\$371	\$428	\$113	\$220	\$280	\$422	\$477	\$552
59	\$117	\$219	\$287	\$341	\$385	\$446	\$117	\$228	\$291	\$439	\$496	\$574
60	\$121	\$227	\$298	\$354	\$400	\$464	\$121	\$236	\$302	\$455	\$514	\$597
61	\$125	\$236	\$309	\$367	\$415	\$482	\$125	\$244	\$313	\$471	\$532	\$619
62	\$129	\$244	\$321	\$381	\$430	\$500	\$129	\$252	\$324	\$488	\$551	\$641
63	\$142	\$271	\$356	\$423	\$477	\$556	\$143	\$279	\$361	\$542	\$611	\$713
64	\$156	\$298	\$392	\$465	\$524	\$613	\$157	\$306	\$397	\$596	\$671	\$785
65	\$170	\$325	\$428	\$508	\$571	\$669	\$170	\$333	\$433	\$650	\$731	\$866
66	\$184	\$352	\$464	\$550	\$618	\$726	\$184	\$361	\$469	\$704	\$791	\$928
67	\$198	\$379	\$500	\$593	\$666	\$782	\$198	\$388	\$505	\$757	\$851	\$1,000
68	\$218	\$418	\$552	\$654	\$734	\$864	\$218	\$428	\$558	\$837	\$939	\$1,105
69	\$238	\$458	\$605	\$716	\$803	\$945	\$239	\$468	\$611	\$916	\$1,028	\$1,210
70	\$259	\$498	\$657	\$778	\$872	\$1,027	\$259	\$508	\$664	\$996	\$1,116	\$1,315
71	\$279	\$538	\$710	\$840	\$941	\$1,109	\$279	\$549	\$717	\$1,075	\$1,205	\$1,420
72	\$299	\$577	\$762	\$901	\$1,010	\$1,190	\$300	\$589	\$770	\$1,155	\$1,293	\$1,525
73	\$335	\$647	\$855	\$1,010	\$1,131	\$1,334	\$336	\$660	\$864	\$1,295	\$1,450	\$1,710
74	\$371	\$717	\$948	\$1,119	\$1,252	\$1,478	\$371	\$730	\$957	\$1,435	\$1,606	\$1,895
75	\$407	\$788	\$1,040	\$1,227	\$1,373	\$1,621	\$407	\$801	\$1,051	\$1,575	\$1,762	\$2,080
76	\$442	\$858	\$1,133	\$1,336	\$1,494	\$1,765	\$443	\$872	\$1,144	\$1,715	\$1,918	\$2,265
77	\$478	\$928	\$1,225	\$1,445	\$1,615	\$1,908	\$478	\$943	\$1,237	\$1,855	\$2,074	\$2,451
78	\$566	\$1,100	\$1,448	\$1,689	\$1,894	\$2,255	\$567	\$1,116	\$1,461	\$2,168	\$2,432	\$2,896
79	\$655	\$1,272	\$1,671	\$1,932	\$2,173	\$2,602	\$655	\$1,289	\$1,685	\$2,481	\$2,790	\$3,341
80	\$743	\$1,445	\$1,894	\$2,175	\$2,452	\$2,949	\$744	\$1,462	\$1,909	\$2,794	\$3,148	\$3,787
81	\$831	\$1,618	\$2,117	\$2,419	\$2,731	\$3,297	\$833	\$1,636	\$2,133	\$3,106	\$3,506	\$4,234
82	\$920	\$1,791	\$2,340	\$2,662	\$3,009	\$3,644	\$921	\$1,810	\$2,357	\$3,418	\$3,864	\$4,680
83	\$1,020	\$1,972	\$2,574	\$2,928	\$3,337	\$4,009	\$1,022	\$1,994	\$2,593	\$3,760	\$4,286	\$5,148
84	\$1,120	\$2,152	\$2,808	\$3,194	\$3,665	\$4,373	\$1,122	\$2,179	\$2,829	\$4,101	\$4,707	\$5,616
85	\$1,221	\$2,333	\$3,042	\$3,460	\$3,994	\$4,738	\$1,223	\$2,363	\$3,064	\$4,443	\$5,128	\$6,084
86	\$1,321	\$2,514	\$3,276	\$3,726	\$4,322	\$5,102	\$1,323	\$2,548	\$3,300	\$4,785	\$5,549	\$6,552
87	\$1,421	\$2,694	\$3,510	\$3,993	\$4,650	\$5,467	\$1,424	\$2,732	\$3,536	\$5,127	\$5,971	\$7,020
88	\$1,522	\$2,875	\$3,744	\$4,259	\$4,978	\$5,831	\$1,524	\$2,917	\$3,772	\$5,469	\$6,392	\$7,488
89	\$1,622	\$3,056	\$3,978	\$4,525	\$5,306	\$6,196	\$1,625	\$3,101	\$4,007	\$5,810	\$6,813	\$7,956
90	\$1,722	\$3,236	\$4,212	\$4,791	\$5,634	\$6,560	\$1,725	\$3,286	\$4,243	\$6,152	\$7,235	\$8,424
91	\$1,822	\$3,417	\$4,446	\$5,057	\$5,962	\$6,924	\$1,826	\$3,470	\$4,479	\$6,494	\$7,656	\$8,892
92	\$1,923	\$3,598	\$4,680	\$5,323	\$6,290	\$7,289	\$1,926	\$3,655	\$4,714	\$6,836	\$8,077	\$9,360
93	\$2,023	\$3,778	\$4,914	\$5,590	\$6,618	\$7,653	\$2,027	\$3,839	\$4,950	\$7,178	\$8,498	\$9,828
94	\$2,123	\$3,959	\$5,148	\$5,856	\$6,946	\$8,018	\$2,127	\$4,024	\$5,186	\$7,519	\$8,920	\$10,296
95	\$2,224	\$4,140	\$5,382	\$6,122	\$7,274	\$8,382	\$2,228	\$4,208	\$5,422	\$7,861	\$9,341	\$10,764
96	\$2,324	\$4,320	\$5,616	\$6,388	\$7,602	\$8,747	\$2,328	\$4,393	\$5,657	\$8,203	\$9,762	\$11,232
97	\$2,424	\$4,501	\$5,850	\$6,654	\$7,930	\$9,111	\$2,429	\$4,577	\$5,893	\$8,545	\$10,183	\$11,700
98	\$2,524	\$4,682	\$6,084	\$6,920	\$8,258	\$9,476	\$2,529	\$4,762	\$6,129	\$8,887	\$10,605	\$12,168
99	\$2,625	\$4,862	\$6,318	\$7,187	\$8,587	\$9,840	\$2,630	\$4,946	\$6,364	\$9,228	\$11,026	\$12,636
100	\$2,725	\$5,043	\$6,552	\$7,453	\$8,915	\$10,204	\$2,730	\$5,131	\$6,600	\$9,570	\$11,447	\$13,104

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 461

RIDER SPAR

Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K	\$75K	\$75K	\$75K	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k
	30 days \$50	30 days \$100	30 days \$150	30 days \$200	30 days \$50	30 days \$100	30 days \$150	30 days \$200	30 days \$250	30 days \$300
37	\$60	\$90	\$107	\$124	\$74	\$120	\$149	\$175	\$197	\$214
38	\$60	\$90	\$107	\$124	\$74	\$120	\$149	\$175	\$197	\$214
39	\$60	\$90	\$107	\$124	\$74	\$120	\$149	\$175	\$197	\$214
40	\$60	\$90	\$107	\$124	\$74	\$120	\$149	\$175	\$197	\$214
41	\$60	\$90	\$107	\$124	\$74	\$120	\$149	\$175	\$197	\$214
42	\$60	\$90	\$107	\$124	\$74	\$120	\$149	\$175	\$197	\$214
43	\$61	\$91	\$109	\$126	\$76	\$122	\$151	\$178	\$200	\$218
44	\$62	\$93	\$111	\$128	\$77	\$124	\$154	\$181	\$203	\$222
45	\$63	\$94	\$113	\$130	\$78	\$126	\$156	\$184	\$206	\$225
46	\$64	\$96	\$114	\$132	\$79	\$128	\$159	\$187	\$210	\$229
47	\$65	\$97	\$116	\$134	\$80	\$130	\$161	\$190	\$213	\$232
48	\$67	\$100	\$119	\$137	\$82	\$134	\$166	\$195	\$219	\$238
49	\$69	\$103	\$122	\$140	\$84	\$138	\$171	\$201	\$225	\$244
50	\$71	\$105	\$125	\$142	\$86	\$141	\$176	\$206	\$230	\$250
51	\$73	\$108	\$128	\$145	\$88	\$145	\$180	\$211	\$236	\$255
52	\$75	\$111	\$131	\$148	\$90	\$149	\$185	\$217	\$242	\$261
53	\$76	\$112	\$132	\$150	\$91	\$151	\$187	\$219	\$245	\$265
54	\$77	\$113	\$134	\$152	\$93	\$153	\$190	\$222	\$248	\$268
55	\$78	\$115	\$135	\$154	\$94	\$154	\$192	\$225	\$251	\$271
56	\$79	\$116	\$137	\$156	\$95	\$156	\$194	\$227	\$254	\$274
57	\$79	\$117	\$139	\$157	\$96	\$158	\$196	\$230	\$257	\$277
58	\$83	\$122	\$144	\$163	\$100	\$165	\$205	\$239	\$267	\$288
59	\$86	\$127	\$149	\$168	\$104	\$172	\$213	\$249	\$277	\$298
60	\$89	\$131	\$154	\$174	\$107	\$178	\$221	\$258	\$287	\$309
61	\$93	\$136	\$160	\$179	\$111	\$185	\$229	\$267	\$297	\$319
62	\$96	\$141	\$165	\$185	\$115	\$192	\$237	\$277	\$307	\$330
63	\$107	\$156	\$182	\$204	\$128	\$213	\$263	\$307	\$340	\$364
64	\$117	\$171	\$199	\$223	\$140	\$234	\$289	\$337	\$373	\$399
65	\$128	\$187	\$217	\$242	\$153	\$256	\$315	\$367	\$406	\$433
66	\$139	\$202	\$234	\$261	\$165	\$277	\$341	\$438	\$468	\$498
67	\$149	\$217	\$251	\$280	\$178	\$299	\$367	\$471	\$502	\$532
68	\$165	\$240	\$276	\$307	\$197	\$330	\$405	\$519	\$552	\$582
69	\$181	\$262	\$301	\$335	\$215	\$362	\$443	\$566	\$602	\$632
70	\$197	\$284	\$326	\$362	\$234	\$393	\$481	\$613	\$652	\$682
71	\$212	\$306	\$351	\$390	\$252	\$425	\$519	\$661	\$702	\$732
72	\$228	\$328	\$376	\$417	\$271	\$456	\$557	\$708	\$752	\$782
73	\$256	\$367	\$420	\$466	\$304	\$512	\$624	\$792	\$842	\$872
74	\$284	\$407	\$465	\$515	\$336	\$567	\$691	\$875	\$922	\$952
75	\$311	\$446	\$509	\$564	\$369	\$623	\$758	\$959	\$1,018	\$1,068
76	\$339	\$485	\$553	\$613	\$402	\$678	\$825	\$1,043	\$1,102	\$1,152
77	\$367	\$524	\$598	\$662	\$434	\$734	\$891	\$1,126	\$1,196	\$1,246
78	\$433	\$613	\$695	\$777	\$512	\$866	\$1,046	\$1,322	\$1,391	\$1,441
79	\$499	\$701	\$793	\$893	\$589	\$998	\$1,199	\$1,518	\$1,586	\$1,636
80	\$565	\$789	\$890	\$1,009	\$666	\$1,131	\$1,353	\$1,714	\$1,781	\$1,831
81	\$632	\$878	\$988	\$1,124	\$744	\$1,263	\$1,507	\$1,909	\$1,975	\$2,025
82	\$698	\$966	\$1,085	\$1,240	\$821	\$1,396	\$1,661	\$2,105	\$2,169	\$2,219
83	\$774	\$1,063	\$1,193	\$1,364	\$907	\$1,536	\$1,835	\$2,317	\$2,386	\$2,436
84	\$850	\$1,161	\$1,302	\$1,488	\$993	\$1,676	\$2,010	\$2,528	\$2,603	\$2,653
85	\$926	\$1,258	\$1,410	\$1,612	\$1,079	\$1,817	\$2,184	\$2,740	\$2,820	\$2,870
86	\$1,002	\$1,356	\$1,519	\$1,736	\$1,166	\$1,957	\$2,358	\$2,914	\$3,007	\$3,057
87	\$1,078	\$1,453	\$1,627	\$1,860	\$1,252	\$2,097	\$2,532	\$3,163	\$3,254	\$3,304
88	\$1,154	\$1,551	\$1,736	\$1,984	\$1,338	\$2,238	\$2,707	\$3,374	\$3,471	\$3,521
89	\$1,230	\$1,648	\$1,844	\$2,108	\$1,424	\$2,378	\$2,881	\$3,586	\$3,688	\$3,738
90	\$1,307	\$1,746	\$1,953	\$2,233	\$1,510	\$2,518	\$3,055	\$3,797	\$3,905	\$3,955
91	\$1,383	\$1,843	\$2,061	\$2,357	\$1,597	\$2,658	\$3,230	\$4,009	\$4,122	\$4,172
92	\$1,459	\$1,940	\$2,170	\$2,481	\$1,683	\$2,799	\$3,404	\$4,220	\$4,339	\$4,389
93	\$1,535	\$2,038	\$2,278	\$2,605	\$1,769	\$2,939	\$3,578	\$4,432	\$4,556	\$4,606
94	\$1,611	\$2,135	\$2,386	\$2,729	\$1,855	\$3,079	\$3,752	\$4,643	\$4,773	\$4,823
95	\$1,687	\$2,233	\$2,495	\$2,853	\$1,941	\$3,219	\$3,927	\$4,856	\$4,990	\$5,040
96	\$1,763	\$2,330	\$2,603	\$2,977	\$2,028	\$3,360	\$4,101	\$5,066	\$5,207	\$5,257
97	\$1,839	\$2,428	\$2,712	\$3,101	\$2,114	\$3,500	\$4,275	\$5,278	\$5,424	\$5,474
98	\$1,915	\$2,525	\$2,820	\$3,225	\$2,200	\$3,640	\$4,449	\$5,489	\$5,641	\$5,691
99	\$1,991	\$2,623	\$2,929	\$3,349	\$2,286	\$3,780	\$4,624	\$5,701	\$5,858	\$5,908
100	\$2,067	\$2,720	\$3,037	\$3,473	\$2,372	\$3,921	\$4,798	\$5,912	\$6,075	\$6,125

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (402) 397-3200

Policy Form 461
RIDER SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K 30 days \$50	\$250K 30 days \$100	\$250K 30 days \$150	\$250K 30 days \$200	\$250K 30 days \$250	\$250K 30 days \$300	\$500K 30 days \$50	\$500K 30 days \$100	\$500K 30 days \$150	\$500K 30 days \$200	\$500K 30 days \$250	\$500K 30 days \$300
37	\$79	\$143	\$185	\$219	\$248	\$260	\$81	\$153	\$188	\$268	\$306	\$370
38	\$79	\$143	\$185	\$219	\$248	\$260	\$81	\$153	\$188	\$268	\$306	\$370
39	\$79	\$143	\$185	\$219	\$248	\$260	\$81	\$153	\$188	\$268	\$306	\$370
40	\$79	\$143	\$185	\$219	\$248	\$260	\$81	\$153	\$188	\$268	\$306	\$370
41	\$79	\$143	\$185	\$219	\$248	\$260	\$81	\$153	\$188	\$268	\$306	\$370
42	\$79	\$143	\$185	\$219	\$248	\$260	\$81	\$153	\$188	\$268	\$306	\$370
43	\$80	\$146	\$188	\$223	\$252	\$264	\$82	\$156	\$188	\$273	\$311	\$376
44	\$82	\$148	\$191	\$227	\$257	\$269	\$83	\$159	\$195	\$277	\$316	\$382
45	\$83	\$150	\$194	\$230	\$261	\$273	\$85	\$161	\$198	\$281	\$321	\$389
46	\$84	\$153	\$197	\$234	\$265	\$277	\$86	\$164	\$201	\$286	\$327	\$395
47	\$86	\$155	\$200	\$238	\$269	\$282	\$87	\$166	\$204	\$290	\$332	\$401
48	\$87	\$159	\$206	\$245	\$277	\$300	\$89	\$170	\$210	\$298	\$340	\$413
49	\$89	\$163	\$212	\$252	\$285	\$318	\$90	\$173	\$216	\$306	\$349	\$424
50	\$91	\$168	\$218	\$259	\$293	\$336	\$92	\$176	\$221	\$313	\$358	\$436
51	\$92	\$172	\$224	\$266	\$300	\$354	\$93	\$180	\$227	\$321	\$366	\$447
52	\$94	\$176	\$229	\$272	\$308	\$372	\$95	\$183	\$233	\$329	\$375	\$459
53	\$95	\$178	\$232	\$276	\$312	\$377	\$96	\$186	\$236	\$333	\$379	\$465
54	\$97	\$180	\$235	\$279	\$316	\$381	\$97	\$188	\$238	\$337	\$384	\$470
55	\$98	\$182	\$238	\$283	\$320	\$386	\$98	\$190	\$241	\$341	\$389	\$476
56	\$99	\$184	\$241	\$286	\$323	\$391	\$99	\$192	\$244	\$345	\$393	\$482
57	\$100	\$187	\$244	\$289	\$327	\$395	\$101	\$195	\$247	\$349	\$398	\$487
58	\$104	\$194	\$254	\$301	\$341	\$420	\$104	\$202	\$257	\$363	\$414	\$508
59	\$107	\$202	\$264	\$314	\$354	\$444	\$108	\$209	\$268	\$377	\$430	\$528
60	\$111	\$209	\$274	\$326	\$368	\$468	\$112	\$217	\$278	\$391	\$446	\$549
61	\$115	\$217	\$285	\$338	\$382	\$493	\$115	\$224	\$288	\$406	\$461	\$569
62	\$118	\$224	\$295	\$350	\$395	\$517	\$119	\$232	\$299	\$420	\$477	\$590
63	\$131	\$249	\$328	\$389	\$439	\$584	\$131	\$257	\$332	\$466	\$529	\$656
64	\$144	\$274	\$361	\$428	\$482	\$651	\$144	\$282	\$365	\$512	\$581	\$722
65	\$156	\$299	\$394	\$467	\$526	\$719	\$157	\$307	\$398	\$558	\$634	\$788
66	\$169	\$324	\$427	\$506	\$569	\$786	\$169	\$332	\$432	\$605	\$686	\$854
67	\$182	\$348	\$460	\$545	\$612	\$853	\$182	\$357	\$465	\$651	\$738	\$920
68	\$200	\$385	\$508	\$602	\$676	\$950	\$201	\$394	\$514	\$719	\$814	\$1,016
69	\$219	\$422	\$557	\$659	\$739	\$1,047	\$220	\$431	\$562	\$787	\$891	\$1,113
70	\$238	\$458	\$605	\$716	\$802	\$1,144	\$238	\$468	\$611	\$855	\$967	\$1,210
71	\$257	\$495	\$653	\$772	\$866	\$1,242	\$257	\$505	\$660	\$923	\$1,043	\$1,306
72	\$275	\$531	\$701	\$829	\$929	\$1,339	\$276	\$542	\$709	\$991	\$1,120	\$1,403
73	\$308	\$596	\$787	\$929	\$1,040	\$1,511	\$309	\$607	\$795	\$1,110	\$1,254	\$1,573
74	\$341	\$660	\$872	\$1,029	\$1,152	\$1,684	\$342	\$672	\$881	\$1,230	\$1,389	\$1,744
75	\$374	\$725	\$957	\$1,129	\$1,263	\$1,856	\$374	\$737	\$967	\$1,350	\$1,524	\$1,914
76	\$407	\$789	\$1,042	\$1,229	\$1,374	\$2,028	\$407	\$802	\$1,052	\$1,469	\$1,658	\$2,084
77	\$440	\$853	\$1,127	\$1,329	\$1,486	\$2,201	\$440	\$867	\$1,138	\$1,589	\$1,793	\$2,255
78	\$516	\$1,012	\$1,332	\$1,554	\$1,743	\$2,647	\$517	\$1,027	\$1,344	\$1,911	\$2,105	\$2,664
79	\$593	\$1,171	\$1,537	\$1,778	\$1,999	\$3,092	\$593	\$1,187	\$1,550	\$2,234	\$2,416	\$3,074
80	\$669	\$1,329	\$1,742	\$2,001	\$2,256	\$3,538	\$669	\$1,348	\$1,756	\$2,559	\$2,728	\$3,484
81	\$745	\$1,488	\$1,947	\$2,225	\$2,512	\$3,984	\$745	\$1,508	\$1,962	\$2,884	\$3,040	\$3,895
82	\$821	\$1,648	\$2,153	\$2,449	\$2,769	\$4,430	\$822	\$1,669	\$2,169	\$3,209	\$3,351	\$4,306
83	\$907	\$1,813	\$2,368	\$2,694	\$3,059	\$4,834	\$908	\$1,836	\$2,386	\$3,533	\$3,704	\$4,736
84	\$994	\$1,979	\$2,583	\$2,938	\$3,350	\$5,238	\$994	\$2,004	\$2,602	\$3,857	\$4,056	\$5,167
85	\$1,080	\$2,144	\$2,799	\$3,183	\$3,640	\$5,643	\$1,080	\$2,172	\$2,819	\$4,181	\$4,409	\$5,597
86	\$1,166	\$2,310	\$3,014	\$3,428	\$3,930	\$6,047	\$1,167	\$2,339	\$3,036	\$4,506	\$4,761	\$6,028
87	\$1,252	\$2,475	\$3,229	\$3,673	\$4,221	\$6,452	\$1,253	\$2,507	\$3,253	\$4,830	\$5,114	\$6,458
88	\$1,338	\$2,641	\$3,444	\$3,918	\$4,511	\$6,856	\$1,339	\$2,674	\$3,470	\$5,154	\$5,466	\$6,889
89	\$1,425	\$2,807	\$3,660	\$4,163	\$4,802	\$7,260	\$1,425	\$2,842	\$3,687	\$5,478	\$5,819	\$7,319
90	\$1,511	\$2,972	\$3,875	\$4,408	\$5,092	\$7,665	\$1,511	\$3,010	\$3,904	\$5,802	\$6,172	\$7,750
91	\$1,597	\$3,138	\$4,090	\$4,653	\$5,383	\$8,069	\$1,597	\$3,177	\$4,120	\$6,126	\$6,524	\$8,181
92	\$1,683	\$3,303	\$4,306	\$4,897	\$5,673	\$8,474	\$1,684	\$3,345	\$4,337	\$6,451	\$6,877	\$8,611
93	\$1,769	\$3,469	\$4,521	\$5,142	\$5,963	\$8,878	\$1,770	\$3,513	\$4,554	\$6,775	\$7,229	\$9,042
94	\$1,856	\$3,634	\$4,736	\$5,387	\$6,254	\$9,282	\$1,856	\$3,680	\$4,771	\$7,099	\$7,582	\$9,472
95	\$1,942	\$3,800	\$4,951	\$5,632	\$6,544	\$9,687	\$1,942	\$3,848	\$4,988	\$7,423	\$7,934	\$9,903
96	\$2,028	\$3,965	\$5,167	\$5,877	\$6,835	\$10,091	\$2,028	\$4,016	\$5,205	\$7,747	\$8,287	\$10,333
97	\$2,114	\$4,131	\$5,382	\$6,122	\$7,125	\$10,496	\$2,115	\$4,183	\$5,422	\$8,071	\$8,639	\$10,764
98	\$2,200	\$4,297	\$5,597	\$6,367	\$7,416	\$10,900	\$2,201	\$4,351	\$5,638	\$8,396	\$8,992	\$11,194
99	\$2,287	\$4,462	\$5,812	\$6,612	\$7,706	\$11,304	\$2,287	\$4,519	\$5,855	\$8,720	\$9,344	\$11,625
100	\$2,373	\$4,628	\$6,028	\$6,856	\$7,996	\$11,709	\$2,373	\$4,686	\$6,072	\$9,044	\$9,697	\$12,055

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
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Policy Form 461
RIDER SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 100 days \$50	\$75K 100 days \$100	\$75K 100 days \$150	\$75K 100 days \$200	\$150k 100 days \$50	\$150k 100 days \$100	\$150k 100 days \$150	\$150k 100 days \$200	\$150k 100 days \$250	\$150k 100 days \$300
37	\$54	\$82	\$98	\$113	\$68	\$109	\$136	\$160	\$181	\$196
38	\$54	\$82	\$98	\$113	\$68	\$109	\$136	\$160	\$181	\$196
39	\$54	\$82	\$98	\$113	\$68	\$109	\$136	\$160	\$181	\$196
40	\$54	\$82	\$98	\$113	\$68	\$109	\$136	\$160	\$181	\$196
41	\$54	\$82	\$98	\$113	\$68	\$109	\$136	\$160	\$181	\$196
42	\$54	\$82	\$98	\$113	\$68	\$109	\$136	\$160	\$181	\$196
43	\$55	\$83	\$99	\$115	\$69	\$111	\$138	\$163	\$185	\$199
44	\$56	\$85	\$101	\$117	\$70	\$113	\$141	\$165	\$188	\$202
45	\$57	\$86	\$103	\$119	\$71	\$115	\$143	\$168	\$191	\$205
46	\$58	\$87	\$104	\$121	\$72	\$117	\$145	\$171	\$194	\$209
47	\$59	\$89	\$106	\$122	\$73	\$119	\$147	\$173	\$197	\$212
48	\$61	\$91	\$109	\$125	\$75	\$122	\$152	\$178	\$202	\$217
49	\$63	\$94	\$111	\$128	\$77	\$126	\$156	\$183	\$208	\$223
50	\$65	\$96	\$114	\$130	\$79	\$129	\$160	\$188	\$213	\$228
51	\$66	\$98	\$117	\$133	\$81	\$132	\$165	\$193	\$219	\$233
52	\$68	\$101	\$119	\$135	\$82	\$136	\$169	\$198	\$224	\$239
53	\$69	\$102	\$121	\$137	\$84	\$138	\$171	\$200	\$227	\$242
54	\$70	\$103	\$122	\$139	\$85	\$139	\$173	\$203	\$230	\$245
55	\$71	\$105	\$124	\$140	\$86	\$141	\$175	\$205	\$232	\$247
56	\$72	\$106	\$125	\$142	\$87	\$143	\$177	\$208	\$235	\$250
57	\$73	\$107	\$127	\$144	\$88	\$144	\$179	\$210	\$238	\$253
58	\$76	\$111	\$131	\$149	\$91	\$150	\$187	\$219	\$247	\$263
59	\$79	\$116	\$136	\$154	\$95	\$157	\$194	\$227	\$257	\$272
60	\$82	\$120	\$141	\$159	\$98	\$163	\$202	\$236	\$266	\$282
61	\$85	\$124	\$146	\$164	\$102	\$169	\$209	\$244	\$276	\$291
62	\$88	\$129	\$150	\$169	\$105	\$175	\$217	\$252	\$285	\$301
63	\$97	\$143	\$166	\$186	\$117	\$195	\$240	\$280	\$316	\$332
64	\$107	\$157	\$182	\$204	\$128	\$214	\$264	\$307	\$346	\$364
65	\$117	\$171	\$198	\$221	\$140	\$234	\$288	\$335	\$376	\$395
66	\$127	\$185	\$213	\$238	\$151	\$253	\$312	\$362	\$407	\$427
67	\$136	\$198	\$229	\$256	\$162	\$273	\$335	\$389	\$437	\$458
68	\$151	\$219	\$252	\$281	\$179	\$301	\$370	\$429	\$482	\$504
69	\$165	\$239	\$275	\$306	\$196	\$330	\$405	\$469	\$526	\$550
70	\$180	\$259	\$298	\$331	\$213	\$359	\$440	\$508	\$570	\$595
71	\$194	\$279	\$321	\$356	\$230	\$388	\$474	\$548	\$614	\$641
72	\$208	\$300	\$343	\$381	\$247	\$416	\$509	\$587	\$658	\$687
73	\$234	\$335	\$384	\$425	\$277	\$467	\$570	\$657	\$736	\$768
74	\$259	\$371	\$424	\$470	\$307	\$518	\$631	\$727	\$813	\$849
75	\$284	\$407	\$465	\$515	\$337	\$569	\$692	\$796	\$891	\$930
76	\$310	\$443	\$505	\$559	\$367	\$619	\$753	\$866	\$968	\$1,011
77	\$335	\$479	\$546	\$604	\$397	\$670	\$814	\$936	\$1,046	\$1,092
78	\$395	\$559	\$635	\$706	\$464	\$791	\$955	\$1,098	\$1,231	\$1,270
79	\$456	\$640	\$724	\$808	\$530	\$912	\$1,095	\$1,259	\$1,416	\$1,448
80	\$516	\$721	\$813	\$910	\$597	\$1,033	\$1,236	\$1,421	\$1,601	\$1,626
81	\$577	\$801	\$902	\$1,011	\$664	\$1,154	\$1,376	\$1,582	\$1,787	\$1,803
82	\$637	\$882	\$990	\$1,113	\$731	\$1,275	\$1,517	\$1,744	\$1,974	\$1,981
83	\$707	\$971	\$1,089	\$1,224	\$804	\$1,402	\$1,668	\$1,918	\$2,169	\$2,179
84	\$776	\$1,060	\$1,188	\$1,335	\$877	\$1,529	\$1,820	\$2,093	\$2,366	\$2,377
85	\$846	\$1,149	\$1,288	\$1,447	\$950	\$1,657	\$1,972	\$2,267	\$2,563	\$2,575
86	\$915	\$1,238	\$1,387	\$1,558	\$1,023	\$1,784	\$2,123	\$2,441	\$2,760	\$2,773
87	\$985	\$1,327	\$1,486	\$1,669	\$1,096	\$1,912	\$2,275	\$2,616	\$2,958	\$2,971
88	\$1,054	\$1,416	\$1,585	\$1,781	\$1,169	\$2,039	\$2,427	\$2,790	\$3,155	\$3,169
89	\$1,124	\$1,505	\$1,684	\$1,892	\$1,242	\$2,167	\$2,579	\$2,965	\$3,352	\$3,367
90	\$1,193	\$1,594	\$1,783	\$2,003	\$1,315	\$2,294	\$2,730	\$3,139	\$3,549	\$3,565
91	\$1,262	\$1,683	\$1,882	\$2,114	\$1,388	\$2,422	\$2,882	\$3,313	\$3,746	\$3,764
92	\$1,332	\$1,772	\$1,981	\$2,226	\$1,461	\$2,549	\$3,034	\$3,488	\$3,944	\$3,962
93	\$1,401	\$1,861	\$2,080	\$2,337	\$1,534	\$2,677	\$3,185	\$3,662	\$4,141	\$4,160
94	\$1,471	\$1,950	\$2,179	\$2,448	\$1,607	\$2,804	\$3,337	\$3,837	\$4,338	\$4,358
95	\$1,540	\$2,039	\$2,278	\$2,560	\$1,681	\$2,931	\$3,489	\$4,011	\$4,535	\$4,556
96	\$1,610	\$2,128	\$2,377	\$2,671	\$1,754	\$3,059	\$3,640	\$4,185	\$4,732	\$4,754
97	\$1,679	\$2,216	\$2,476	\$2,782	\$1,827	\$3,186	\$3,792	\$4,360	\$4,929	\$4,952
98	\$1,749	\$2,305	\$2,575	\$2,893	\$1,900	\$3,314	\$3,944	\$4,534	\$5,127	\$5,150
99	\$1,818	\$2,394	\$2,674	\$3,005	\$1,973	\$3,441	\$4,095	\$4,708	\$5,324	\$5,348
100	\$1,888	\$2,483	\$2,773	\$3,116	\$2,046	\$3,569	\$4,247	\$4,883	\$5,521	\$5,546

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (402) 397-3200

Policy Form 461
RIDER SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$72	\$131	\$169	\$200	\$227	\$250	\$73	\$140	\$172	\$225	\$260	\$338
38	\$72	\$131	\$169	\$200	\$227	\$250	\$73	\$140	\$172	\$225	\$260	\$338
39	\$72	\$131	\$169	\$200	\$227	\$250	\$73	\$140	\$172	\$225	\$260	\$338
40	\$72	\$131	\$169	\$200	\$227	\$250	\$73	\$140	\$172	\$225	\$260	\$338
41	\$72	\$131	\$169	\$200	\$227	\$250	\$73	\$140	\$172	\$225	\$260	\$338
42	\$72	\$131	\$169	\$200	\$227	\$250	\$73	\$140	\$172	\$225	\$260	\$338
43	\$73	\$133	\$172	\$203	\$231	\$254	\$74	\$142	\$175	\$229	\$264	\$344
44	\$74	\$135	\$175	\$207	\$234	\$258	\$75	\$145	\$178	\$232	\$269	\$349
45	\$76	\$137	\$177	\$210	\$238	\$262	\$76	\$147	\$181	\$236	\$273	\$355
46	\$77	\$139	\$180	\$214	\$242	\$266	\$77	\$149	\$184	\$240	\$277	\$361
47	\$78	\$142	\$183	\$217	\$246	\$271	\$79	\$152	\$186	\$244	\$282	\$366
48	\$80	\$145	\$188	\$223	\$253	\$278	\$80	\$155	\$192	\$250	\$289	\$377
49	\$81	\$149	\$194	\$230	\$260	\$285	\$82	\$158	\$197	\$256	\$296	\$388
50	\$83	\$153	\$199	\$236	\$267	\$293	\$83	\$161	\$202	\$263	\$303	\$398
51	\$84	\$157	\$204	\$242	\$274	\$300	\$85	\$164	\$207	\$269	\$310	\$409
52	\$86	\$160	\$209	\$249	\$281	\$307	\$86	\$167	\$212	\$275	\$317	\$419
53	\$87	\$162	\$212	\$252	\$285	\$311	\$87	\$169	\$215	\$279	\$321	\$424
54	\$88	\$164	\$215	\$255	\$288	\$315	\$88	\$171	\$218	\$282	\$325	\$429
55	\$89	\$166	\$217	\$258	\$292	\$319	\$89	\$173	\$220	\$285	\$329	\$434
56	\$90	\$168	\$220	\$261	\$295	\$322	\$90	\$176	\$223	\$289	\$333	\$440
57	\$91	\$170	\$222	\$264	\$299	\$326	\$91	\$178	\$226	\$292	\$337	\$445
58	\$95	\$177	\$232	\$275	\$311	\$339	\$95	\$184	\$235	\$304	\$350	\$464
59	\$98	\$184	\$241	\$286	\$324	\$352	\$98	\$191	\$244	\$316	\$364	\$482
60	\$101	\$191	\$251	\$297	\$336	\$365	\$102	\$198	\$254	\$328	\$377	\$501
61	\$105	\$198	\$260	\$309	\$348	\$378	\$105	\$205	\$263	\$340	\$391	\$520
62	\$108	\$205	\$269	\$320	\$361	\$391	\$108	\$211	\$273	\$352	\$404	\$539
63	\$120	\$228	\$299	\$355	\$401	\$434	\$120	\$234	\$303	\$390	\$448	\$599
64	\$131	\$250	\$330	\$391	\$440	\$476	\$131	\$257	\$333	\$429	\$492	\$659
65	\$143	\$273	\$360	\$427	\$480	\$518	\$143	\$280	\$364	\$467	\$536	\$719
66	\$154	\$296	\$390	\$462	\$519	\$561	\$154	\$303	\$394	\$507	\$580	\$780
67	\$166	\$318	\$420	\$498	\$559	\$603	\$166	\$326	\$424	\$544	\$624	\$840
68	\$183	\$352	\$464	\$550	\$617	\$665	\$183	\$360	\$469	\$601	\$689	\$928
69	\$200	\$385	\$508	\$601	\$675	\$727	\$200	\$393	\$514	\$657	\$753	\$1,016
70	\$217	\$418	\$552	\$653	\$733	\$789	\$217	\$427	\$558	\$714	\$817	\$1,104
71	\$234	\$452	\$596	\$705	\$790	\$851	\$234	\$461	\$603	\$770	\$882	\$1,193
72	\$251	\$485	\$640	\$757	\$848	\$913	\$252	\$495	\$647	\$827	\$946	\$1,281
73	\$281	\$544	\$718	\$848	\$950	\$1,022	\$282	\$554	\$726	\$926	\$1,059	\$1,437
74	\$311	\$603	\$796	\$940	\$1,052	\$1,131	\$312	\$613	\$804	\$1,025	\$1,172	\$1,592
75	\$342	\$661	\$874	\$1,031	\$1,153	\$1,240	\$342	\$673	\$883	\$1,124	\$1,286	\$1,748
76	\$372	\$720	\$952	\$1,122	\$1,255	\$1,350	\$372	\$732	\$961	\$1,224	\$1,399	\$1,903
77	\$402	\$779	\$1,029	\$1,214	\$1,357	\$1,459	\$402	\$792	\$1,039	\$1,323	\$1,512	\$2,059
78	\$476	\$924	\$1,216	\$1,418	\$1,591	\$1,712	\$476	\$938	\$1,227	\$1,557	\$1,777	\$2,433
79	\$550	\$1,069	\$1,403	\$1,623	\$1,825	\$1,964	\$550	\$1,085	\$1,415	\$1,791	\$2,042	\$2,807
80	\$624	\$1,214	\$1,591	\$1,827	\$2,060	\$2,217	\$625	\$1,233	\$1,604	\$2,026	\$2,308	\$3,181
81	\$698	\$1,359	\$1,778	\$2,032	\$2,294	\$2,469	\$699	\$1,380	\$1,792	\$2,260	\$2,573	\$3,556
82	\$773	\$1,504	\$1,966	\$2,236	\$2,528	\$2,722	\$774	\$1,527	\$1,980	\$2,495	\$2,838	\$3,931
83	\$850	\$1,655	\$2,162	\$2,459	\$2,781	\$2,994	\$851	\$1,680	\$2,178	\$2,744	\$3,122	\$4,324
84	\$928	\$1,805	\$2,359	\$2,683	\$3,034	\$3,266	\$929	\$1,833	\$2,376	\$2,994	\$3,406	\$4,712
85	\$1,005	\$1,956	\$2,555	\$2,907	\$3,286	\$3,539	\$1,006	\$1,985	\$2,574	\$3,243	\$3,690	\$5,111
86	\$1,083	\$2,106	\$2,752	\$3,130	\$3,539	\$3,811	\$1,084	\$2,138	\$2,772	\$3,493	\$3,973	\$5,504
87	\$1,161	\$2,257	\$2,948	\$3,354	\$3,792	\$4,083	\$1,161	\$2,291	\$2,970	\$3,742	\$4,257	\$5,897
88	\$1,238	\$2,407	\$3,145	\$3,577	\$4,045	\$4,355	\$1,239	\$2,444	\$3,168	\$3,992	\$4,541	\$6,290
89	\$1,316	\$2,557	\$3,342	\$3,801	\$4,298	\$4,627	\$1,318	\$2,596	\$3,366	\$4,241	\$4,825	\$6,683
90	\$1,393	\$2,708	\$3,538	\$4,024	\$4,550	\$4,900	\$1,397	\$2,749	\$3,564	\$4,491	\$5,109	\$7,076
91	\$1,471	\$2,858	\$3,735	\$4,248	\$4,803	\$5,172	\$1,478	\$2,902	\$3,762	\$4,740	\$5,392	\$7,469
92	\$1,548	\$3,009	\$3,931	\$4,472	\$5,056	\$5,444	\$1,560	\$3,054	\$3,960	\$4,990	\$5,676	\$7,862
93	\$1,626	\$3,159	\$4,128	\$4,695	\$5,309	\$5,716	\$1,642	\$3,207	\$4,158	\$5,239	\$5,960	\$8,256
94	\$1,704	\$3,310	\$4,324	\$4,919	\$5,562	\$5,988	\$1,726	\$3,360	\$4,356	\$5,489	\$6,244	\$8,649
95	\$1,781	\$3,460	\$4,521	\$5,142	\$5,814	\$6,261	\$1,811	\$3,513	\$4,554	\$5,738	\$6,528	\$9,042
96	\$1,859	\$3,610	\$4,717	\$5,366	\$6,067	\$6,533	\$1,897	\$3,665	\$4,752	\$5,988	\$6,811	\$9,435
97	\$1,936	\$3,761	\$4,914	\$5,589	\$6,320	\$6,805	\$1,984	\$3,818	\$4,950	\$6,237	\$7,095	\$9,828
98	\$2,014	\$3,911	\$5,111	\$5,813	\$6,573	\$7,077	\$2,072	\$3,971	\$5,148	\$6,487	\$7,379	\$10,221
99	\$2,091	\$4,062	\$5,307	\$6,037	\$6,825	\$7,349	\$2,161	\$4,124	\$5,346	\$6,736	\$7,663	\$10,614
100	\$2,169	\$4,212	\$5,504	\$6,260	\$7,078	\$7,622	\$2,251	\$4,276	\$5,544	\$6,986	\$7,947	\$11,007

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
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Policy Form 461
RIDER SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 180 days \$50	\$75K 180 days \$100	\$75K 180 days \$150	\$75K 180 days \$200	\$150k 180 days \$50	\$150k 180 days \$100	\$150k 180 days \$150	\$150k 180 days \$200	\$150k 180 days \$250	\$150k 180 days \$300
37	\$29	\$42	\$49	\$56	\$39	\$59	\$71	\$82	\$93	\$98
38	\$29	\$42	\$49	\$56	\$39	\$59	\$71	\$82	\$93	\$98
39	\$29	\$42	\$49	\$56	\$39	\$59	\$71	\$82	\$93	\$98
40	\$29	\$42	\$49	\$56	\$39	\$59	\$71	\$82	\$93	\$98
41	\$29	\$42	\$49	\$56	\$39	\$59	\$71	\$82	\$93	\$98
42	\$29	\$42	\$49	\$56	\$39	\$59	\$71	\$82	\$93	\$98
43	\$30	\$42	\$50	\$57	\$40	\$60	\$72	\$83	\$94	\$99
44	\$30	\$43	\$51	\$58	\$41	\$61	\$73	\$84	\$96	\$101
45	\$31	\$44	\$51	\$59	\$41	\$62	\$74	\$86	\$97	\$103
46	\$31	\$45	\$52	\$60	\$42	\$63	\$75	\$87	\$99	\$104
47	\$32	\$45	\$53	\$61	\$42	\$64	\$77	\$88	\$100	\$106
48	\$33	\$46	\$54	\$62	\$44	\$66	\$79	\$91	\$103	\$109
49	\$34	\$48	\$56	\$64	\$45	\$68	\$81	\$94	\$106	\$111
50	\$35	\$49	\$57	\$65	\$46	\$70	\$83	\$96	\$109	\$114
51	\$36	\$50	\$58	\$66	\$47	\$72	\$86	\$98	\$111	\$117
52	\$37	\$51	\$60	\$68	\$48	\$73	\$88	\$101	\$114	\$119
53	\$37	\$52	\$60	\$69	\$48	\$74	\$89	\$102	\$116	\$121
54	\$38	\$53	\$61	\$69	\$49	\$75	\$90	\$103	\$117	\$122
55	\$38	\$53	\$62	\$70	\$50	\$76	\$91	\$105	\$118	\$124
56	\$39	\$54	\$63	\$71	\$50	\$77	\$92	\$106	\$120	\$125
57	\$39	\$55	\$63	\$72	\$51	\$78	\$93	\$107	\$121	\$127
58	\$41	\$57	\$66	\$74	\$53	\$81	\$97	\$112	\$126	\$131
59	\$42	\$59	\$68	\$77	\$55	\$85	\$101	\$116	\$131	\$136
60	\$44	\$61	\$70	\$79	\$57	\$88	\$105	\$120	\$136	\$141
61	\$46	\$63	\$73	\$82	\$59	\$91	\$109	\$124	\$141	\$146
62	\$47	\$66	\$75	\$84	\$61	\$95	\$113	\$129	\$145	\$150
63	\$53	\$73	\$83	\$93	\$68	\$105	\$125	\$143	\$161	\$166
64	\$58	\$80	\$91	\$102	\$74	\$116	\$137	\$157	\$182	\$187
65	\$63	\$87	\$99	\$110	\$81	\$126	\$150	\$171	\$192	\$198
66	\$68	\$94	\$107	\$119	\$88	\$137	\$162	\$185	\$208	\$213
67	\$74	\$101	\$115	\$128	\$94	\$147	\$174	\$199	\$223	\$229
68	\$81	\$112	\$126	\$140	\$104	\$163	\$192	\$219	\$246	\$252
69	\$89	\$122	\$137	\$153	\$114	\$178	\$211	\$239	\$268	\$275
70	\$97	\$132	\$149	\$165	\$124	\$194	\$229	\$259	\$291	\$298
71	\$105	\$142	\$160	\$178	\$134	\$209	\$247	\$279	\$313	\$321
72	\$112	\$153	\$172	\$190	\$143	\$225	\$265	\$300	\$336	\$343
73	\$126	\$171	\$192	\$213	\$161	\$252	\$296	\$335	\$375	\$384
74	\$140	\$189	\$212	\$235	\$178	\$280	\$328	\$371	\$415	\$424
75	\$154	\$208	\$232	\$257	\$195	\$307	\$360	\$406	\$454	\$465
76	\$167	\$226	\$253	\$280	\$213	\$334	\$392	\$442	\$494	\$505
77	\$181	\$244	\$273	\$302	\$230	\$362	\$423	\$477	\$533	\$546
78	\$214	\$285	\$317	\$353	\$269	\$427	\$496	\$560	\$621	\$635
79	\$246	\$326	\$362	\$404	\$308	\$492	\$569	\$642	\$708	\$724
80	\$279	\$368	\$406	\$455	\$346	\$558	\$643	\$725	\$795	\$813
81	\$311	\$409	\$451	\$506	\$385	\$623	\$716	\$807	\$881	\$902
82	\$344	\$450	\$495	\$556	\$424	\$688	\$789	\$889	\$968	\$990
83	\$382	\$495	\$545	\$612	\$466	\$757	\$868	\$978	\$1,065	\$1,089
84	\$419	\$541	\$594	\$668	\$509	\$826	\$946	\$1,067	\$1,162	\$1,188
85	\$457	\$586	\$644	\$723	\$551	\$895	\$1,025	\$1,156	\$1,258	\$1,288
86	\$494	\$631	\$693	\$779	\$593	\$964	\$1,104	\$1,245	\$1,355	\$1,387
87	\$532	\$677	\$743	\$835	\$636	\$1,032	\$1,183	\$1,334	\$1,452	\$1,486
88	\$569	\$722	\$792	\$890	\$678	\$1,101	\$1,262	\$1,423	\$1,549	\$1,585
89	\$607	\$767	\$842	\$946	\$720	\$1,170	\$1,341	\$1,512	\$1,646	\$1,684
90	\$644	\$813	\$891	\$1,002	\$763	\$1,239	\$1,420	\$1,601	\$1,743	\$1,783
91	\$682	\$858	\$941	\$1,057	\$805	\$1,308	\$1,499	\$1,690	\$1,839	\$1,882
92	\$719	\$904	\$990	\$1,113	\$848	\$1,377	\$1,577	\$1,779	\$1,936	\$1,981
93	\$757	\$949	\$1,040	\$1,168	\$890	\$1,445	\$1,656	\$1,868	\$2,033	\$2,080
94	\$794	\$994	\$1,089	\$1,224	\$932	\$1,514	\$1,735	\$1,957	\$2,130	\$2,179
95	\$832	\$1,040	\$1,139	\$1,280	\$975	\$1,583	\$1,814	\$2,046	\$2,227	\$2,278
96	\$869	\$1,085	\$1,188	\$1,335	\$1,017	\$1,652	\$1,893	\$2,135	\$2,323	\$2,377
97	\$907	\$1,130	\$1,238	\$1,391	\$1,059	\$1,721	\$1,972	\$2,223	\$2,420	\$2,476
98	\$944	\$1,176	\$1,288	\$1,447	\$1,102	\$1,789	\$2,051	\$2,312	\$2,517	\$2,575
99	\$982	\$1,221	\$1,337	\$1,502	\$1,144	\$1,858	\$2,130	\$2,401	\$2,614	\$2,674
100	\$1,019	\$1,267	\$1,387	\$1,558	\$1,187	\$1,927	\$2,208	\$2,490	\$2,711	\$2,773

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY
 P.O. Box 26580 * Austin, Texas 78755-0580 * (402) 397-3200

Policy Form 461
RIDER SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$47	\$75	\$91	\$106	\$118	\$127	\$58	\$91	\$102	\$128	\$143	\$183
38	\$47	\$75	\$91	\$106	\$118	\$127	\$58	\$91	\$102	\$128	\$143	\$183
39	\$47	\$75	\$91	\$106	\$118	\$127	\$58	\$91	\$102	\$128	\$143	\$183
40	\$47	\$75	\$91	\$106	\$118	\$127	\$58	\$91	\$102	\$128	\$143	\$183
41	\$47	\$75	\$91	\$106	\$118	\$127	\$58	\$91	\$102	\$128	\$143	\$183
42	\$47	\$75	\$91	\$106	\$118	\$127	\$58	\$91	\$102	\$128	\$143	\$183
43	\$48	\$76	\$93	\$108	\$120	\$130	\$59	\$93	\$103	\$130	\$145	\$186
44	\$48	\$77	\$94	\$110	\$122	\$132	\$60	\$94	\$105	\$132	\$148	\$189
45	\$49	\$78	\$96	\$111	\$124	\$134	\$61	\$96	\$107	\$135	\$150	\$192
46	\$50	\$80	\$97	\$113	\$126	\$136	\$62	\$97	\$108	\$137	\$152	\$195
47	\$51	\$81	\$99	\$115	\$128	\$138	\$63	\$99	\$110	\$139	\$155	\$198
48	\$52	\$83	\$102	\$118	\$132	\$142	\$64	\$101	\$113	\$142	\$159	\$204
49	\$53	\$85	\$105	\$122	\$135	\$146	\$65	\$103	\$116	\$146	\$163	\$209
50	\$54	\$87	\$107	\$125	\$139	\$149	\$66	\$105	\$119	\$150	\$167	\$215
51	\$55	\$89	\$110	\$128	\$143	\$153	\$68	\$107	\$122	\$153	\$171	\$221
52	\$56	\$91	\$113	\$132	\$146	\$157	\$69	\$109	\$125	\$157	\$174	\$226
53	\$57	\$93	\$115	\$133	\$148	\$159	\$70	\$110	\$127	\$159	\$177	\$229
54	\$57	\$94	\$116	\$135	\$150	\$161	\$71	\$111	\$128	\$161	\$179	\$232
55	\$58	\$95	\$117	\$137	\$152	\$162	\$71	\$113	\$130	\$163	\$181	\$235
56	\$59	\$96	\$119	\$138	\$154	\$164	\$72	\$114	\$132	\$165	\$183	\$237
57	\$59	\$97	\$120	\$140	\$155	\$166	\$73	\$115	\$133	\$167	\$185	\$240
58	\$61	\$101	\$125	\$146	\$162	\$173	\$76	\$120	\$139	\$173	\$193	\$250
59	\$64	\$105	\$130	\$152	\$168	\$180	\$79	\$124	\$144	\$180	\$200	\$261
60	\$66	\$109	\$135	\$158	\$175	\$186	\$81	\$129	\$150	\$187	\$207	\$271
61	\$68	\$113	\$140	\$164	\$181	\$193	\$84	\$133	\$155	\$194	\$215	\$284
62	\$70	\$117	\$145	\$169	\$188	\$200	\$87	\$137	\$161	\$200	\$222	\$291
63	\$78	\$130	\$162	\$188	\$208	\$221	\$96	\$152	\$179	\$222	\$246	\$323
64	\$85	\$143	\$178	\$207	\$229	\$243	\$105	\$167	\$197	\$244	\$271	\$356
65	\$93	\$156	\$194	\$226	\$250	\$264	\$114	\$182	\$215	\$266	\$295	\$388
66	\$100	\$168	\$210	\$245	\$270	\$286	\$124	\$197	\$233	\$288	\$319	\$421
67	\$108	\$181	\$227	\$264	\$291	\$308	\$133	\$212	\$250	\$310	\$343	\$453
68	\$119	\$200	\$251	\$291	\$321	\$339	\$146	\$234	\$277	\$339	\$379	\$501
69	\$130	\$219	\$274	\$319	\$351	\$371	\$160	\$256	\$303	\$375	\$414	\$549
70	\$141	\$238	\$298	\$346	\$381	\$402	\$174	\$278	\$329	\$407	\$450	\$596
71	\$152	\$257	\$322	\$374	\$411	\$434	\$188	\$300	\$356	\$439	\$485	\$644
72	\$163	\$276	\$346	\$401	\$441	\$465	\$201	\$321	\$382	\$471	\$520	\$692
73	\$183	\$310	\$388	\$450	\$494	\$521	\$225	\$360	\$428	\$528	\$583	\$776
74	\$202	\$343	\$430	\$498	\$547	\$577	\$249	\$399	\$474	\$584	\$645	\$860
75	\$222	\$377	\$472	\$546	\$600	\$633	\$273	\$437	\$521	\$641	\$707	\$944
76	\$242	\$411	\$514	\$595	\$653	\$688	\$297	\$476	\$567	\$697	\$769	\$1,028
77	\$261	\$444	\$556	\$643	\$705	\$744	\$321	\$515	\$613	\$754	\$831	\$1,112
78	\$309	\$527	\$657	\$752	\$827	\$873	\$381	\$610	\$724	\$888	\$977	\$1,314
79	\$357	\$609	\$758	\$860	\$949	\$1,002	\$440	\$706	\$835	\$1,021	\$1,123	\$1,516
80	\$406	\$692	\$859	\$968	\$1,071	\$1,131	\$500	\$801	\$946	\$1,155	\$1,269	\$1,718
81	\$454	\$775	\$960	\$1,077	\$1,193	\$1,259	\$559	\$897	\$1,057	\$1,288	\$1,415	\$1,920
82	\$502	\$857	\$1,061	\$1,185	\$1,315	\$1,388	\$619	\$993	\$1,168	\$1,422	\$1,561	\$2,123
83	\$553	\$943	\$1,168	\$1,303	\$1,446	\$1,527	\$681	\$1,092	\$1,285	\$1,564	\$1,717	\$2,335
84	\$603	\$1,029	\$1,274	\$1,422	\$1,577	\$1,666	\$743	\$1,191	\$1,402	\$1,707	\$1,873	\$2,547
85	\$654	\$1,115	\$1,380	\$1,540	\$1,709	\$1,805	\$805	\$1,291	\$1,519	\$1,849	\$2,029	\$2,760
86	\$704	\$1,200	\$1,486	\$1,659	\$1,840	\$1,943	\$867	\$1,390	\$1,636	\$1,991	\$2,185	\$2,972
87	\$754	\$1,286	\$1,592	\$1,777	\$1,972	\$2,082	\$929	\$1,489	\$1,752	\$2,133	\$2,341	\$3,184
88	\$805	\$1,372	\$1,698	\$1,896	\$2,103	\$2,221	\$991	\$1,588	\$1,869	\$2,275	\$2,498	\$3,397
89	\$855	\$1,458	\$1,804	\$2,014	\$2,235	\$2,360	\$1,053	\$1,688	\$1,986	\$2,418	\$2,654	\$3,609
90	\$906	\$1,543	\$1,911	\$2,133	\$2,366	\$2,499	\$1,115	\$1,787	\$2,103	\$2,560	\$2,810	\$3,821
91	\$956	\$1,629	\$2,017	\$2,251	\$2,498	\$2,638	\$1,177	\$1,886	\$2,220	\$2,702	\$2,966	\$4,033
92	\$1,006	\$1,715	\$2,123	\$2,370	\$2,629	\$2,776	\$1,239	\$1,985	\$2,337	\$2,844	\$3,122	\$4,246
93	\$1,057	\$1,801	\$2,229	\$2,488	\$2,761	\$2,915	\$1,301	\$2,085	\$2,453	\$2,986	\$3,278	\$4,458
94	\$1,107	\$1,886	\$2,335	\$2,607	\$2,892	\$3,054	\$1,363	\$2,184	\$2,570	\$3,129	\$3,434	\$4,670
95	\$1,158	\$1,972	\$2,441	\$2,725	\$3,023	\$3,193	\$1,425	\$2,283	\$2,687	\$3,271	\$3,590	\$4,883
96	\$1,208	\$2,058	\$2,547	\$2,844	\$3,155	\$3,332	\$1,487	\$2,382	\$2,804	\$3,413	\$3,746	\$5,095
97	\$1,259	\$2,144	\$2,654	\$2,962	\$3,286	\$3,471	\$1,549	\$2,482	\$2,921	\$3,555	\$3,902	\$5,307
98	\$1,309	\$2,229	\$2,760	\$3,081	\$3,418	\$3,609	\$1,611	\$2,581	\$3,037	\$3,697	\$4,058	\$5,519
99	\$1,359	\$2,315	\$2,866	\$3,199	\$3,549	\$3,748	\$1,673	\$2,680	\$3,154	\$3,840	\$4,215	\$5,732
100	\$1,410	\$2,401	\$2,972	\$3,318	\$3,681	\$3,887	\$1,735	\$2,780	\$3,271	\$3,982	\$4,371	\$5,944

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

RIDERS: Policy Form 461

Issue Age	Shortened	Inflation	Guaranteed	Limited Pay Riders - No IG-R		Limited Pay Riders - With IG-R	
	Benefit Period	Guard	Purchase Option	5 Pay	10 Pay	5 Pay	10 Pay
	NBR	IG-R	GPO-R				
37-49	1.15	2.40	1.05	5.50	2.79	22.84	11.54
50-54	1.15	2.40	1.05	4.98	2.54	17.88	9.08
55	1.15	2.28	1.05	4.71	2.35	14.22	7.04
56	1.15	2.24	1.05	4.71	2.35	14.22	7.04
57	1.15	2.20	1.05	4.71	2.35	14.22	7.04
58	1.15	2.12	1.05	4.71	2.35	14.22	7.04
59	1.15	2.04	1.05	4.71	2.35	14.22	7.04
60	1.14	1.96	1.05	4.25	2.14	11.76	5.87
61	1.14	1.88	1.05	4.10	2.07	10.94	5.49
62	1.14	1.80	1.05	3.95	2.01	10.12	5.10
63	1.14	1.79	1.05	3.86	1.96	9.62	4.83
64	1.14	1.78	1.05	3.77	1.91	9.12	4.57
65	1.13	1.77	1.05	3.68	1.86	8.62	4.30
66	1.13	1.76	1.05	3.59	1.80	8.12	4.03
67	1.13	1.75	1.05	3.50	1.75	7.61	3.77
68	1.13	1.74	1.05	3.36	1.70	7.12	3.56
69	1.13	1.73	1.05	3.21	1.64	6.62	3.34
70	1.12	1.72	1.05	3.06	1.59	6.13	3.13
71	1.12	1.71	1.05	2.91	1.53	5.63	2.92
72	1.12	1.70	1.05	2.77	1.48	5.14	2.71
73	1.11	1.67	1.05	2.65	1.44	4.82	2.58
74	1.11	1.64	1.05	2.54	1.41	4.51	2.45
75	1.10	1.61	1.05	2.42	1.37	4.19	2.33
76	1.10	1.58	1.05	2.31	1.33	3.87	2.20
77	1.09	1.55	1.05	2.20	1.30	3.56	2.07
78	1.08	1.51	1.05	2.11	1.28	3.36	2.00
79	1.08	1.47	1.05	2.03	1.26	3.16	1.92
80	1.07	1.43	1.05	1.94	1.24	2.96	1.85
81	1.07	1.39	1.05	1.86	1.21	2.76	1.78
82	1.06	1.35	1.05	1.77	1.19	2.56	1.70
83	0.16	1.35	1.05	1.69	1.17	2.37	1.63
84	1.06	1.35	1.05	1.60	1.15	2.17	1.56
85	1.05	1.35	1.05	1.52	1.13	1.97	1.48
86	1.05	1.35	1.05	1.43	1.11	1.77	1.41
87	1.05	1.35	1.05	1.35	1.09	1.57	1.34
88-100	1.05	1.35	1.05	NA	NA	NA	NA

<i>SERFF Tracking Number:</i>	<i>UTAC-126236275</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Continental General Insurance Company</i>	<i>State Tracking Number:</i>	<i>43375</i>
<i>Company Tracking Number:</i>	<i>440-SERIES ET AL., 2009 RATE FILING</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>440-Series et al., 2009 Rate Filing</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Objection Response	Filed	11/25/2009
Comments:		
Attachment:		
AR 440 et al. counteroffer Response.pdf		

	Item Status:	Status Date:
Satisfied - Item: Counteroffer Accepted 11202009	Approved	11/25/2009
Comments:		
Attachment:		
AR 440 counteroffer Accepted.pdf		

October 28, 2009

Commissioner of Insurance
1200 West Third Street
Little Rock, Arkansas 72201

**RE: Continental General Insurance Company
SERFF Tracking Number UTAC-126236275;
Rate Revision Filing on Individual Long Term Care Insurance
Policy Forms: 440 et al.**

Dear Harris Shearer:

Thank you for your correspondence via SERFF on 10/23/2009 regarding the rate revision filing for the above referenced policy forms.

Prior to addressing your correspondence, we would like to provide the following additional information:

Please see the attached **Exhibit A**. In this “Historical Cash Flow Analysis” we inspect past profitability of these policies from a cash flow perspective in order to directly address any concern that profits from these policies may have been available at some point in the past, but not appropriately assigned to the liabilities accumulating for these policies. From **Exhibit A**, we see Net Cash Flows accumulated at 5% of \$32.9 million. These cash flows were inadequate to fund the active life reserve balance of \$33.3 million. That is, this Exhibit demonstrates a historical shortfall of \$0.4 million, which is prior to the projected future shortfall for funding future claims and expenses of these policies of approximately \$75.2 million, as described in Section III of the Actuarial Memorandum.

Details on the information supplied in **Exhibit A** are as follows:

- Column A: Earned Premium - The historical Earned Premium is the same as presented in the Exhibit 2 accompanying the Actuarial Memorandum.
- Column B: Premium Tax - Premium Tax is 2.5% of Earned Premium.
- Column C: Commissions - Historical Commissions are calculated by applying the first year and renewal commission rates to the Earned Premium at the original premium rate level for duration 1 and durations 2+, respectively.
- Column D: Incurred Claims - The historical Incurred Claims are the same as presented in the Exhibit 2 accompanying the Actuarial Memorandum.
- Column E: Claim Payment Expenses - Claim Payment Expenses are 5.0% of Incurred Claims.
- Column F: Maintenance Expenses – Maintenance Expenses are set equal to General Expenses less Claim Payment Expenses.

- Column G: General Expenses – General Expenses are estimated based on the Company's Annual Statements.
- Column H: General Expenses as a percentage of Earned Premium – The average General Expense percentage from the Company's 2004-2006 Annual Statements is used for 1997-2003.
- Column I: Net Cash Flow – The Net Cash Flow is equal to Earned Premium less Premium Tax, Commissions, Incurred Claims, and General Expenses. That is,

Net Cash Flow = Earned Premium – (Premium Tax + Commissions + Incurred Claims + General Expenses)

- Column J: Addition to Active Life Reserves – The yearly Addition to Active Life Reserves prior to 2006 are estimated by uniformly distributing the year-end 2005 Active Life Reserves from 1998-2005, and discounting each year's value back at 5%. Subsequent additions to Active Life Reserves are based on Company records. All additions are assumed to occur at the middle of the calendar year.

Similarly, **Exhibit B** displays a historical cash flow analysis, but uses Commissions that are 80% of those from **Exhibit A** and General Expenses that are 80% of those estimated from the Company's Annual Statements. With the lower expense assumptions of **Exhibit B**, a \$5.6 million surplus would have resulted as of 12/31/2008, after the funding of the Active Life Reserves. Even with these more aggressive expense assumptions, historical cash flows were inadequate to fund the projected future shortfall for funding future claims and expenses of these policies of approximately \$75.2 million.

This methodology directly addresses the concern that profits from these policies may have been available at some point in the past, but not appropriately assigned to the liabilities accumulating for these policies.

We proceed to address your correspondence.

The Department will only consider a 10% rate increase on the base plans and riders. If you wish to accept this offer please attach amended rate sheets.

Thank you for your counteroffer of a 10% rate increase on these policy forms. We cannot accept your counteroffer at this time. Please consider the following additional information.

Potential Burden on Arkansas Policyholders: We understand the State's desire to limit the hardship policyholders experience as a result of the rate increases necessary to mitigate the rate inadequacy on these forms. However, we urge you to consider the negative impact on policyholders when a necessary rate increase is delayed. If a necessary premium rate increase is disapproved or delayed, this results in the need for a larger cumulative premium rate increase for policyholders active at the time of the final rate increase. As detailed in the Actuarial Memorandum, we are currently projecting approximately a 143% premium rate increase is necessary for Arkansas. However, the Company is willing to accept a 50% rate increase now, breaking the full necessary rate increase into smaller, more manageable rate increases for the policyholders. The necessary Arkansas future rate increases are currently projected as follows:

50% now, 50% in April 2011, and 16% in July 2012. In contrast, it would take a series of twenty 10% increases to cover the gap in funding of future claims and expenses detailed in the Actuarial Memorandum.

For a policyholder with the average Arkansas annualized premium of \$2,015 at 12/31/08, the future premium rates are as follows:

Implementing	Future Cumulative Rate Increase	Annualized Premium as of: 12/31/08	Annualized Premium After Final Increase
50% Rate Increases	162%	\$1,818	\$4,758
10% Rate Increases	673%	\$1,818	\$14,049
Difference:			\$9,290

As shown in the table above, implementing 10% rate increases instead of 50% rate increases would result in higher premium rate levels for policyholders active at the time of the final rate increase. **In summary, implementing a 10% rate increase instead of the requested 50% rate increase would increase the ultimate burden on Arkansas policyholders who are active at the time of the final rate increase.**

Shock Lapse / Non-Forfeiture Offer: The Company would like to reemphasize that with approval of the requested rate revisions, all policyholders will be given the option to accept a non-forfeiture benefit. Upon acceptance of this offer, the policyholder's current coverage is terminated. Acceptance of the non-forfeiture benefit will provide the policyholder with a paid-up policy, with no future premiums required. Under this paid-up policy, the maximum benefit amount is equal to the greater of the sum of premiums paid or 30 times their daily benefit, and the daily benefit amount is equal to the policyholder's current daily benefit amount.

Optional Policyholder offers to Reduce Benefits: In addition, the Company will give policyholders Benefit Reduction Offers to help mitigate the impact to policyholders of the premium rate increase on the Base policy. The Benefit Reduction Offers will allow the policyholder to:

1. Lower their lifetime maximum benefit,
2. Lower their daily benefit,
3. Increase their elimination period, or
4. Drop their inflation rider (for those that have some type of inflation rider).

In light of this information, please consider our request for a 50% premium rate increase for Policy Forms 440 et al. Thank you for reviewing the information provided herein; if you have additional questions, please feel free to call me at (317) 507-9774.

Sincerely,

A handwritten signature in black ink that reads "John Timmerberg". The signature is written in a cursive style with a large, looping "J" and a stylized "T".

John Timmerberg, ASA, MAAA
Consulting Actuary
Timmerberg & Associates, Inc.
6233 Tennison Court
Indianapolis, IN 46236
Phone: (317) 507-9774
Email: John@Timmerberg-Consulting.com

Exhibit A
Policy Forms: 440 et al.
Historical Cash Flow Analysis
General Expenses estimated from Company Annual Statements

	A	B = 2.5% * A	C	D	E = 5% * D	F	G = E + F	H = G / A	I = A - (B+C+D+G)	J
Year	Earned Premium	Premium Tax	Commissions	Incurred Claims	Claim Payment Expenses	Maintenance Expenses	General Expenses	General Expenses, as a percentage of Earned Premium	Net Cash Flow	Addition to Active Life Reserves ¹
1997	42,467	1,062	29,956	0	0	4,671	4,671	11.0%	6,778	0
1998	1,433,087	35,827	991,082	218,801	10,940	146,699	157,640	11.0%	29,737	2,144,566
1999	3,213,705	80,343	1,493,744	269,230	13,462	340,046	353,508	11.0%	1,016,880	2,251,794
2000	4,616,306	115,408	1,561,603	907,491	45,375	462,419	507,794	11.0%	1,524,011	2,364,384
2001	6,854,283	171,357	2,250,462	1,799,452	89,973	663,999	753,971	11.0%	1,879,041	2,482,603
2002	8,563,917	214,098	2,200,831	2,344,243	117,212	824,819	942,031	11.0%	2,862,714	2,606,733
2003	8,815,194	220,380	1,646,193	4,864,279	243,214	726,457	969,671	11.0%	1,114,671	2,737,070
2004	9,417,530	235,438	1,088,599	4,711,635	235,582	838,017	1,073,598	11.4%	2,308,260	2,873,924
2005	9,616,034	240,401	933,167	2,986,151	149,308	946,920	1,096,228	11.4%	4,360,087	3,017,620
2006	9,545,878	238,647	802,450	3,090,124	154,506	819,173	973,680	10.2%	4,440,978	2,125,546
2007	9,255,373	231,384	772,505	3,516,534	175,827	462,794	638,621	6.9%	4,096,329	6,423,550
2008	8,318,694	207,967	694,191	3,637,695	181,885	358,830	540,715	6.5%	3,238,125	-4,549,003
Accumulated at 5%	100,137,993	2,503,450	19,777,151	34,754,928	1,737,746	8,491,836	10,229,582	10.2%	32,872,881	33,287,543 ²

¹ The shown yearly "Addition to Active Life Reserves" values prior to 2006 are estimated by uniformly distributing the year-end 2005 Active Life Reserves from 1998-2005, and discounting each year's value back at 5%. Subsequent additions to Active Life Reserves are based on Company records. All additions are assumed to occur at the middle of the calendar year.

² Active Life Reserves as of 12/31/2008 for these Policy Forms.

Exhibit B
Policy Forms: 440 et al.
Historical Cash Flow Analysis

With Lower Expense Assumptions: 80% of the Estimated Commissions, and 80% of the General Expenses estimated from Company Annual Statements

	A	B = 2.5% * A	C	D	E = 4% * D	F	G = E + F	H = G / A	I = A - (B+C+D+G)	J
Year	Earned Premium	Premium Tax	Commissions (80% of those from Exhibit A)	Incurred Claims	Claim Payment Expenses	Maintenance Expenses	General Expenses (80% of those from Exhibit A)	General Expenses, as a percentage of Earned Premium	Net Cash Flow	Addition to Active Life Reserves ¹
1997	42,467	1,062	23,964	0	0	3,737	3,737	8.8%	13,704	0
1998	1,433,087	35,827	792,866	218,801	8,752	117,360	126,112	8.8%	259,481	2,144,566
1999	3,213,705	80,343	1,194,996	269,230	10,769	272,037	282,806	8.8%	1,386,331	2,251,794
2000	4,616,306	115,408	1,249,282	907,491	36,300	369,935	406,235	8.8%	1,937,890	2,364,384
2001	6,854,283	171,357	1,800,370	1,799,452	71,978	531,199	603,177	8.8%	2,479,928	2,482,603
2002	8,563,917	214,098	1,760,665	2,344,243	93,770	659,855	753,625	8.8%	3,491,286	2,606,733
2003	8,815,194	220,380	1,316,954	4,864,279	194,571	581,166	775,737	8.8%	1,637,844	2,737,070
2004	9,417,530	235,438	870,879	4,711,635	188,465	670,413	858,879	9.1%	2,740,699	2,873,924
2005	9,616,034	240,401	746,534	2,986,151	119,446	757,536	876,982	9.1%	4,765,966	3,017,620
2006	9,545,878	238,647	641,960	3,090,124	123,605	655,339	778,944	8.2%	4,796,204	2,125,546
2007	9,255,373	231,384	618,004	3,516,534	140,661	370,235	510,897	5.5%	4,378,554	6,423,550
2008	8,318,694	207,967	555,353	3,637,695	145,508	287,064	432,572	5.2%	3,485,106	-4,549,003
Accumulated at 5%	100,137,993	2,503,450	15,821,721	34,754,928	1,390,197	6,793,468	8,183,666	8.2%	38,874,228	33,287,543 ²

¹ The shown yearly "Addition to Active Life Reserves" values prior to 2006 are estimated by uniformly distributing the year-end 2005 Active Life Reserves from 1998-2005, and discounting each year's value back at 5%. Subsequent additions to Active Life Reserves are based on Company records. All additions are assumed to occur at the middle of the calendar year.

² Active Life Reserves as of 12/31/2008 for these Policy Forms.

November 20, 2009

Commissioner of Insurance
1200 West Third Street
Little Rock, Arkansas 72201

RE: Continental General Insurance Company
SERFF Tracking Number: UTAC-126236275
State Tracking Number: 43375
Rate Revision Filing on Individual Long Term Care Insurance
Policy Forms: 440 et al.

Dear Ms. Bennett:

Thank you for your correspondence via SERFF on November 2, 2009.

“The additional information furnished in Mr. Timmerberg’s letter of October 28 has been reviewed and we are willing to approve a 15% increase.

Because of the size and frequency of past increases we would ask that you allow the policyholders the option to reduce/change their coverage if the 15% increase is implemented.”

While we firmly believe that the requested 50% premium rate increase is actuarially justified, we will accept your counter-offer of a 15% premium rate increase. Revised Rate Sheets are attached.

The Company will give policyholders Benefit Reduction Offers to help mitigate the impact to policyholders of the premium rate increase. The Benefit Reduction Offers will allow the policyholder to:

1. Lower their lifetime maximum benefit,
2. Lower their daily benefit,
3. Increase their elimination period, or
4. Drop their inflation rider (for those that have some type of inflation rider).

Timmerberg & Associates, Inc.

If you have additional questions, please feel free to call me at 317-566-7559.

Sincerely,

A handwritten signature in black ink that reads "John Timmerberg". The signature is written in a cursive style with a large, sweeping loop at the end of the last name.

John Timmerberg, ASA, MAAA
Consulting Actuary
Timmerberg & Associates, Inc.
6233 Tennison Court
Indianapolis, IN 46236

Phone: (317) 507-9774

Email: John@Timmerberg-Consulting.com

SERFF Tracking Number: UTAC-126236275 State: Arkansas
 Filing Company: Continental General Insurance Company State Tracking Number: 43375
 Company Tracking Number: 440-SERIES ET AL., 2009 RATE FILING
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: 440-Series et al., 2009 Rate Filing
 Project Name/Number: /

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/01/2009	Rate and Rule	440 Rate Sheets	11/20/2009	Form 440 (AR).pdf (Superseded)
09/01/2009	Rate and Rule	460 Rate Sheets	11/20/2009	Form 460 (AR).pdf (Superseded)
09/01/2009	Rate and Rule	461 Rate Sheets	11/20/2009	Form 461 (AR).pdf (Superseded)

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 440

Annual Premiums Per \$10 Daily Benefit

Age	Two Year Benefit Period			Four Year Benefit Period			Unlimited Benefit Period		
	0 Day Elimination	30 Day Elimination	100 Day Elimination	0 Day Elimination	30 Day Elimination	100 Day Elimination	0 Day Elimination	30 Day Elimination	100 Day Elimination
45-49	\$43	\$39	\$33	\$59	\$53	\$43	\$70	\$65	\$55
50-54	\$45	\$41	\$35	\$61	\$55	\$45	\$72	\$67	\$57
55-59	\$63	\$57	\$49	\$86	\$78	\$63	\$106	\$98	\$84
60	\$100	\$90	\$74	\$129	\$117	\$98	\$157	\$147	\$129
61	\$104	\$92	\$78	\$133	\$121	\$104	\$168	\$155	\$135
62	\$110	\$98	\$82	\$139	\$127	\$106	\$174	\$162	\$139
63	\$117	\$104	\$84	\$149	\$135	\$115	\$186	\$174	\$151
64	\$127	\$112	\$90	\$157	\$143	\$119	\$198	\$184	\$157
65	\$145	\$129	\$104	\$186	\$170	\$143	\$231	\$215	\$188
66	\$162	\$143	\$115	\$202	\$184	\$153	\$254	\$235	\$202
67	\$174	\$155	\$125	\$223	\$202	\$168	\$280	\$260	\$223
68	\$192	\$172	\$139	\$245	\$223	\$188	\$305	\$284	\$247
69	\$209	\$186	\$149	\$270	\$245	\$204	\$341	\$317	\$270
70	\$227	\$202	\$166	\$296	\$270	\$225	\$374	\$348	\$299
71	\$254	\$225	\$182	\$327	\$299	\$247	\$411	\$382	\$325
72	\$278	\$247	\$200	\$364	\$331	\$276	\$454	\$421	\$360
73	\$303	\$270	\$221	\$407	\$370	\$307	\$507	\$472	\$407
74	\$333	\$296	\$243	\$450	\$409	\$341	\$558	\$519	\$448
75	\$372	\$331	\$268	\$501	\$456	\$378	\$620	\$577	\$493
76	\$411	\$366	\$299	\$560	\$509	\$421	\$689	\$640	\$548
77	\$458	\$407	\$331	\$622	\$566	\$470	\$767	\$714	\$613
78	\$503	\$448	\$366	\$689	\$628	\$521	\$847	\$787	\$677
79	\$552	\$491	\$401	\$752	\$685	\$573	\$928	\$863	\$744
80	\$601	\$534	\$436	\$816	\$742	\$624	\$1,010	\$939	\$812
81	\$650	\$577	\$470	\$879	\$800	\$675	\$1,092	\$1,014	\$879
82	\$699	\$620	\$505	\$943	\$857	\$726	\$1,174	\$1,090	\$947
83	\$748	\$663	\$540	\$1,006	\$914	\$777	\$1,256	\$1,166	\$1,014
84	\$797	\$705	\$575	\$1,069	\$971	\$828	\$1,337	\$1,241	\$1,082

Premium Modal Factors

Semi-Annual:	0.520	of Annual Rate	Monthly Direct:	0.090	of Annual Rate
Quarterly:	0.265	of Annual Rate	Monthly B.O.M.:	0.085	of Annual Rate
			List Bill/Payroll Deduction*:	0.0765	of Annual Rate

*Not Available In All States

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 440

**Annual Premiums Per \$10 Daily Benefit
Including Return of Premium Rider**

Age	2 Year Benefit Period			4 Year Benefit Period			Unlimited Benefit Period		
	0 Day Elimination	30 Day Elimination	100 Day Elimination	0 Day Elimination	30 Day Elimination	100 Day Elimination	0 Day Elimination	30 Day Elimination	100 Day Elimination
45-49	\$82	\$76	\$61	\$112	\$100	\$82	\$133	\$125	\$104
50-54	\$84	\$78	\$65	\$117	\$104	\$84	\$135	\$127	\$108
55-59	\$117	\$102	\$90	\$157	\$143	\$117	\$194	\$180	\$153
60	\$178	\$159	\$129	\$227	\$209	\$174	\$280	\$262	\$227
61	\$184	\$164	\$137	\$237	\$213	\$184	\$294	\$274	\$239
62	\$194	\$170	\$143	\$243	\$223	\$186	\$307	\$284	\$243
63	\$202	\$184	\$147	\$260	\$235	\$198	\$325	\$303	\$264
64	\$219	\$194	\$157	\$272	\$249	\$204	\$346	\$321	\$272
65	\$252	\$221	\$182	\$321	\$292	\$247	\$397	\$370	\$323
66	\$276	\$247	\$196	\$348	\$317	\$262	\$433	\$401	\$348
67	\$294	\$264	\$211	\$376	\$344	\$284	\$474	\$440	\$376
68	\$323	\$290	\$235	\$413	\$374	\$317	\$511	\$478	\$415
69	\$348	\$311	\$249	\$452	\$411	\$341	\$570	\$530	\$452
70	\$376	\$335	\$274	\$493	\$448	\$374	\$620	\$579	\$495
71	\$419	\$374	\$301	\$540	\$493	\$409	\$679	\$632	\$538
72	\$456	\$407	\$329	\$599	\$544	\$454	\$744	\$693	\$591
73	\$495	\$444	\$362	\$667	\$605	\$501	\$830	\$773	\$667
74	\$540	\$485	\$397	\$732	\$667	\$556	\$908	\$847	\$730
75	\$603	\$536	\$433	\$812	\$738	\$613	\$1,002	\$934	\$797
76	\$660	\$593	\$481	\$904	\$820	\$679	\$1,110	\$1,033	\$883
77	\$734	\$652	\$532	\$1,000	\$908	\$757	\$1,231	\$1,145	\$984
78	\$804	\$716	\$585	\$1,100	\$1,002	\$832	\$1,352	\$1,256	\$1,082
79	\$879	\$779	\$634	\$1,192	\$1,088	\$910	\$1,474	\$1,370	\$1,182
80	\$951	\$842	\$689	\$1,288	\$1,174	\$988	\$1,597	\$1,482	\$1,284
81	\$1,022	\$906	\$742	\$1,384	\$1,260	\$1,061	\$1,716	\$1,595	\$1,384
82	\$1,094	\$969	\$789	\$1,474	\$1,339	\$1,135	\$1,836	\$1,705	\$1,478
83	\$1,163	\$1,031	\$840	\$1,566	\$1,423	\$1,208	\$1,953	\$1,816	\$1,577
84	\$1,235	\$1,092	\$889	\$1,656	\$1,503	\$1,282	\$2,069	\$1,922	\$1,675

Premium Modal Factors

Semi-Annual:	0.520	of Annual Rate	Monthly Direct:	0.090	of Annual Rate
Quarterly:	0.265	of Annual Rate	Monthly B.O.M.:	0.085	of Annual Rate
			List Bill/Payroll Deduction*:	0.0765	of Annual Rate

*Not Available In All States

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 440

**Home Health Care Rider Per \$10 Daily Benefit
5 Day Elimination**

Age	Base Plan		
	2 Year Maximum	4 Year Maximum	Unlimited Maximum
45-49	\$25	\$33	\$53
50-54	\$25	\$35	\$55
55-59	\$29	\$43	\$70
60	\$35	\$51	\$82
61	\$37	\$55	\$88
62	\$39	\$59	\$94
63	\$41	\$61	\$98
64	\$45	\$65	\$104
65	\$47	\$72	\$115
66	\$49	\$76	\$121
67	\$53	\$80	\$127
68	\$55	\$86	\$137
69	\$61	\$92	\$147
70	\$65	\$98	\$157
71	\$70	\$104	\$168
72	\$76	\$112	\$180
73	\$82	\$123	\$196
74	\$86	\$133	\$213
75	\$94	\$143	\$229
76	\$102	\$155	\$249
77	\$112	\$170	\$272
78	\$121	\$182	\$290
79	\$131	\$196	\$315
80	\$141	\$217	\$348
81	\$153	\$231	\$370
82	\$164	\$245	\$393
83	\$176	\$260	\$415
84	\$186	\$274	\$438

Premium Modal Factors

Semi-Annual:	0.520	of Annual Rate	Monthly Direct:	0.090	of Annual Rate
Quarterly:	0.265	of Annual Rate	Monthly B.O.M.:	0.085	of Annual Rate
			List Bill/Payroll Deduction*:	0.0765	of Annual Rate

*Not Available In All States

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 440

Annual Premiums Per \$10 Daily Benefit

Age	Two Year Benefit Period			Four Year Benefit Period			Unlimited Benefit Period		
	0 Day Elimination	30 Day Elimination	100 Day Elimination	0 Day Elimination	30 Day Elimination	100 Day Elimination	0 Day Elimination	30 Day Elimination	100 Day Elimination
45-49	\$64	\$58	\$49	\$89	\$80	\$64	\$104	\$98	\$83
50-54	\$67	\$61	\$52	\$92	\$83	\$67	\$107	\$101	\$86
55-59	\$95	\$86	\$74	\$129	\$117	\$95	\$159	\$147	\$126
60	\$150	\$135	\$110	\$193	\$175	\$147	\$236	\$221	\$193
61	\$156	\$138	\$117	\$199	\$181	\$156	\$252	\$233	\$202
62	\$166	\$147	\$123	\$209	\$190	\$159	\$261	\$242	\$209
63	\$175	\$156	\$126	\$224	\$202	\$172	\$279	\$261	\$227
64	\$190	\$169	\$135	\$236	\$215	\$178	\$298	\$276	\$236
65	\$218	\$193	\$156	\$279	\$255	\$215	\$347	\$322	\$282
66	\$242	\$215	\$172	\$304	\$276	\$230	\$380	\$353	\$304
67	\$261	\$233	\$187	\$334	\$304	\$252	\$420	\$390	\$334
68	\$288	\$258	\$209	\$368	\$334	\$282	\$457	\$426	\$371
69	\$313	\$279	\$224	\$405	\$368	\$307	\$512	\$475	\$405
70	\$340	\$304	\$248	\$445	\$405	\$337	\$561	\$521	\$448
71	\$380	\$337	\$273	\$491	\$448	\$371	\$617	\$574	\$488
72	\$417	\$371	\$301	\$546	\$497	\$414	\$681	\$632	\$540
73	\$454	\$405	\$331	\$610	\$555	\$460	\$761	\$709	\$610
74	\$500	\$445	\$365	\$675	\$613	\$512	\$837	\$779	\$672
75	\$558	\$497	\$402	\$751	\$684	\$567	\$929	\$865	\$739
76	\$617	\$549	\$448	\$840	\$764	\$632	\$1,034	\$960	\$822
77	\$687	\$610	\$497	\$932	\$850	\$705	\$1,150	\$1,070	\$920
78	\$755	\$672	\$549	\$1,034	\$942	\$782	\$1,270	\$1,181	\$1,015
79	\$828	\$736	\$601	\$1,129	\$1,028	\$859	\$1,393	\$1,294	\$1,116
80	\$902	\$801	\$653	\$1,224	\$1,113	\$935	\$1,515	\$1,408	\$1,218
81	\$975	\$865	\$705	\$1,319	\$1,199	\$1,012	\$1,638	\$1,521	\$1,319
82	\$1,049	\$929	\$758	\$1,414	\$1,285	\$1,089	\$1,761	\$1,635	\$1,420
83	\$1,123	\$994	\$810	\$1,509	\$1,371	\$1,166	\$1,883	\$1,748	\$1,521
84	\$1,196	\$1,058	\$862	\$1,604	\$1,457	\$1,242	\$2,006	\$1,862	\$1,623

Premium Modal Factors

Semi-Annual:	0.520	of Annual Rate	Monthly Direct:	0.090	of Annual Rate
Quarterly:	0.265	of Annual Rate	Monthly B.O.M.:	0.085	of Annual Rate
			List Bill/Payroll Deduction*:	0.0765	of Annual Rate

*Not Available In All States

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 440

**Annual Premiums Per \$10 Daily Benefit
Including Return of Premium Rider**

Age	2 Year Benefit Period			4 Year Benefit Period			Unlimited Benefit Period		
	0 Day Elimination	30 Day Elimination	100 Day Elimination	0 Day Elimination	30 Day Elimination	100 Day Elimination	0 Day Elimination	30 Day Elimination	100 Day Elimination
45-49	\$123	\$113	\$92	\$169	\$150	\$123	\$199	\$187	\$156
50-54	\$126	\$117	\$98	\$175	\$156	\$126	\$202	\$190	\$163
55-59	\$175	\$153	\$135	\$236	\$215	\$175	\$291	\$270	\$230
60	\$267	\$239	\$193	\$340	\$313	\$261	\$420	\$393	\$340
61	\$276	\$245	\$206	\$356	\$319	\$276	\$442	\$411	\$359
62	\$291	\$255	\$215	\$365	\$334	\$279	\$460	\$426	\$365
63	\$304	\$276	\$221	\$390	\$353	\$298	\$488	\$454	\$396
64	\$328	\$291	\$236	\$408	\$374	\$307	\$518	\$482	\$408
65	\$377	\$331	\$273	\$482	\$439	\$371	\$595	\$555	\$485
66	\$414	\$371	\$294	\$521	\$475	\$393	\$650	\$601	\$521
67	\$442	\$396	\$316	\$564	\$515	\$426	\$712	\$659	\$564
68	\$485	\$436	\$353	\$620	\$561	\$475	\$767	\$718	\$623
69	\$521	\$466	\$374	\$678	\$617	\$512	\$856	\$794	\$678
70	\$564	\$503	\$411	\$739	\$672	\$561	\$929	\$868	\$742
71	\$629	\$561	\$451	\$810	\$739	\$613	\$1,018	\$948	\$807
72	\$684	\$610	\$494	\$899	\$816	\$681	\$1,116	\$1,040	\$886
73	\$742	\$666	\$543	\$1,000	\$908	\$751	\$1,245	\$1,159	\$1,000
74	\$810	\$727	\$595	\$1,098	\$1,000	\$834	\$1,362	\$1,270	\$1,095
75	\$905	\$804	\$650	\$1,218	\$1,107	\$920	\$1,503	\$1,402	\$1,196
76	\$991	\$889	\$721	\$1,356	\$1,230	\$1,018	\$1,665	\$1,549	\$1,325
77	\$1,101	\$978	\$797	\$1,500	\$1,362	\$1,135	\$1,846	\$1,718	\$1,475
78	\$1,205	\$1,074	\$877	\$1,650	\$1,503	\$1,248	\$2,027	\$1,883	\$1,623
79	\$1,319	\$1,169	\$951	\$1,788	\$1,632	\$1,365	\$2,211	\$2,055	\$1,773
80	\$1,426	\$1,264	\$1,034	\$1,932	\$1,761	\$1,481	\$2,395	\$2,224	\$1,926
81	\$1,534	\$1,359	\$1,113	\$2,076	\$1,889	\$1,592	\$2,573	\$2,392	\$2,076
82	\$1,641	\$1,454	\$1,184	\$2,211	\$2,009	\$1,702	\$2,754	\$2,558	\$2,218
83	\$1,745	\$1,546	\$1,261	\$2,349	\$2,135	\$1,813	\$2,929	\$2,724	\$2,365
84	\$1,853	\$1,638	\$1,334	\$2,484	\$2,254	\$1,923	\$3,104	\$2,883	\$2,512

Premium Modal Factors

Semi-Annual:	0.520	of Annual Rate	Monthly Direct:	0.090	of Annual Rate
Quarterly:	0.265	of Annual Rate	Monthly B.O.M.:	0.085	of Annual Rate
			List Bill/Payroll Deduction*:	0.0765	of Annual Rate

*Not Available In All States

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 440

**Home Health Care Rider Per \$10 Daily Benefit
5 Day Elimination**

Age	Base Plan		
	2 Year Maximum	4 Year Maximum	Unlimited Maximum
45-49	\$75	\$100	\$163
50-54	\$75	\$107	\$169
55-59	\$88	\$132	\$213
60	\$107	\$157	\$251
61	\$113	\$169	\$270
62	\$119	\$182	\$289
63	\$125	\$188	\$301
64	\$138	\$201	\$320
65	\$144	\$220	\$351
66	\$151	\$232	\$370
67	\$163	\$245	\$389
68	\$169	\$263	\$420
69	\$188	\$282	\$452
70	\$201	\$301	\$483
71	\$213	\$320	\$514
72	\$232	\$345	\$552
73	\$251	\$376	\$602
74	\$263	\$408	\$652
75	\$289	\$439	\$702
76	\$314	\$477	\$765
77	\$345	\$521	\$834
78	\$370	\$558	\$891
79	\$401	\$602	\$966
80	\$433	\$665	\$1,066
81	\$470	\$709	\$1,135
82	\$502	\$753	\$1,204
83	\$539	\$797	\$1,273
84	\$571	\$840	\$1,342

Premium Modal Factors

Semi-Annual:	0.520	of Annual Rate	Monthly Direct:	0.090	of Annual Rate
Quarterly:	0.265	of Annual Rate	Monthly B.O.M.:	0.085	of Annual Rate
			List Bill/Payroll Deduction*:	0.0765	of Annual Rate

*Not Available In All States

Current Rate Sheets

Continental General Insurance Company
Form PAR

Premium Accrual Benefit Rider

Apply the following percentages to the total premium
of the policy including all riders.

Policy Form 440/442/443/444/445/446/448/449

<u>Issue Ages</u>	<u>Premium Percentages %</u>
49 & under	90%
50-54	88%
55-59	83%
60	78%
61	77%
62	76%
63	74%
64	73%
65	72%
66	71%
67	70%
68	68%
69	67%
70	66%
71	65%
72	64%
73	64%
74	63%
75	62%
76	61%
77	60%
78	60%
79	59%
80	58%
81	57%
82	56%
83	56%
84	55%

Rate Sheets with 0% Proposed ROP Percentage Load Increase
(no increase for "One-Time" ROP)

Continental General Insurance Company
Form PAR

Premium Accrual Benefit Rider

Apply the following percentages to the total premium
of the policy including all riders.

Policy Form 440/442/443/444/445/446/448/449

<u>Issue Ages</u>	<u>Premium Percentages %</u>
49 & under	90%
50-54	88%
55-59	83%
60	78%
61	77%
62	76%
63	74%
64	73%
65	72%
66	71%
67	70%
68	68%
69	67%
70	66%
71	65%
72	64%
73	64%
74	63%
75	62%
76	61%
77	60%
78	60%
79	59%
80	58%
81	57%
82	56%
83	56%
84	55%

Continental General Insurance Company
Form IGR (1)

Inflation Guard Rider

Apply the following percentages to the total premium of the policy to which it is attached including all riders.

Policy Form 440

<u>Issue Ages</u>	<u>Premium Percentages %</u>
49 & under	65
50-54	62
55-59	60
60	58
61	57
62	57
63	56
64	56
65	55
66	55
67	54
68	54
69	53
70	53
71	51
72	49
73	48
74	46
75	45
76	44
77	43
78	42
79	41
80	40
81	39
82	38
83	37
84	36

Continental General Insurance Company
Form NF-RPU

Nonforfeiture Benefit Rider

<u>Issue Ages</u>	<u>Premium Percentages %</u>
45-54	20
55-59	18
60-64	16
65-69	15
70-74	14
75-79	13
80-84	12

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 • Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 0 days \$50	\$75K 0 days \$100	\$75K 0 days \$150	\$75K 0 days \$200	\$150k 0 days \$50	\$150k 0 days \$100	\$150k 0 days \$150	\$150k 0 days \$200	\$150k 0 days \$250	\$150k 0 days \$300
37	\$444	\$669	\$797	\$918	\$554	\$893	\$1,106	\$1,300	\$1,447	\$1,592
38	\$444	\$669	\$797	\$918	\$554	\$893	\$1,106	\$1,300	\$1,447	\$1,592
39	\$444	\$669	\$797	\$918	\$554	\$893	\$1,106	\$1,300	\$1,447	\$1,592
40	\$444	\$669	\$797	\$918	\$554	\$893	\$1,106	\$1,300	\$1,447	\$1,592
41	\$444	\$669	\$797	\$918	\$554	\$893	\$1,106	\$1,300	\$1,447	\$1,592
42	\$444	\$669	\$797	\$918	\$554	\$893	\$1,106	\$1,300	\$1,447	\$1,592
43	\$451	\$680	\$809	\$934	\$562	\$908	\$1,124	\$1,322	\$1,471	\$1,619
44	\$459	\$691	\$822	\$949	\$572	\$924	\$1,143	\$1,344	\$1,494	\$1,646
45	\$466	\$702	\$836	\$964	\$581	\$939	\$1,162	\$1,366	\$1,520	\$1,672
46	\$473	\$713	\$849	\$979	\$589	\$952	\$1,180	\$1,388	\$1,543	\$1,699
47	\$481	\$724	\$863	\$994	\$599	\$967	\$1,199	\$1,410	\$1,567	\$1,726
48	\$510	\$765	\$908	\$1,043	\$631	\$1,025	\$1,268	\$1,491	\$1,655	\$1,818
49	\$539	\$805	\$956	\$1,094	\$662	\$1,081	\$1,339	\$1,572	\$1,741	\$1,911
50	\$569	\$846	\$1,001	\$1,143	\$694	\$1,136	\$1,410	\$1,653	\$1,829	\$2,004
51	\$598	\$886	\$1,048	\$1,192	\$726	\$1,192	\$1,479	\$1,736	\$1,916	\$2,097
52	\$626	\$925	\$1,094	\$1,243	\$758	\$1,248	\$1,550	\$1,817	\$2,002	\$2,188
53	\$635	\$937	\$1,108	\$1,258	\$767	\$1,263	\$1,569	\$1,839	\$2,028	\$2,215
54	\$643	\$949	\$1,121	\$1,273	\$777	\$1,280	\$1,589	\$1,861	\$2,051	\$2,242
55	\$650	\$961	\$1,135	\$1,288	\$785	\$1,295	\$1,607	\$1,884	\$2,077	\$2,269
56	\$658	\$971	\$1,148	\$1,303	\$795	\$1,310	\$1,626	\$1,906	\$2,102	\$2,296
57	\$665	\$983	\$1,162	\$1,319	\$804	\$1,325	\$1,646	\$1,928	\$2,126	\$2,323
58	\$702	\$1,035	\$1,221	\$1,383	\$846	\$1,400	\$1,736	\$2,031	\$2,237	\$2,441
59	\$738	\$1,087	\$1,280	\$1,445	\$890	\$1,472	\$1,825	\$2,134	\$2,347	\$2,560
60	\$775	\$1,141	\$1,339	\$1,508	\$932	\$1,547	\$1,916	\$2,239	\$2,458	\$2,678
61	\$812	\$1,194	\$1,398	\$1,572	\$974	\$1,619	\$2,006	\$2,342	\$2,570	\$2,796
62	\$848	\$1,246	\$1,457	\$1,634	\$1,016	\$1,693	\$2,095	\$2,445	\$2,679	\$2,914
63	\$949	\$1,390	\$1,621	\$1,815	\$1,135	\$1,896	\$2,342	\$2,728	\$2,985	\$3,242
64	\$1,050	\$1,535	\$1,783	\$1,994	\$1,254	\$2,099	\$2,588	\$3,012	\$3,289	\$3,568
65	\$1,151	\$1,678	\$1,947	\$2,175	\$1,373	\$2,300	\$2,835	\$3,294	\$3,595	\$3,893
66	\$1,253	\$1,823	\$2,111	\$2,355	\$1,493	\$2,502	\$3,081	\$3,578	\$3,899	\$4,219
67	\$1,354	\$1,967	\$2,273	\$2,534	\$1,611	\$2,705	\$3,326	\$3,861	\$4,204	\$4,547
68	\$1,499	\$2,173	\$2,504	\$2,788	\$1,783	\$2,995	\$3,677	\$4,262	\$4,635	\$5,008
69	\$1,645	\$2,377	\$2,735	\$3,041	\$1,955	\$3,286	\$4,029	\$4,663	\$5,067	\$5,470
70	\$1,790	\$2,582	\$2,967	\$3,294	\$2,126	\$3,578	\$4,380	\$5,064	\$5,497	\$5,931
71	\$1,935	\$2,788	\$3,196	\$3,547	\$2,298	\$3,868	\$4,731	\$5,464	\$5,928	\$6,394
72	\$2,080	\$2,992	\$3,427	\$3,801	\$2,470	\$4,159	\$5,082	\$5,864	\$6,360	\$6,857
73	\$2,340	\$3,360	\$3,843	\$4,260	\$2,776	\$4,679	\$5,707	\$6,580	\$7,133	\$7,687
74	\$2,600	\$3,726	\$4,260	\$4,717	\$3,081	\$5,199	\$6,333	\$7,294	\$7,907	\$8,518
75	\$2,860	\$4,094	\$4,675	\$5,177	\$3,389	\$5,719	\$6,960	\$8,010	\$8,680	\$9,350
76	\$3,120	\$4,462	\$5,091	\$5,634	\$3,694	\$6,239	\$7,584	\$8,724	\$9,453	\$10,181
77	\$3,380	\$4,829	\$5,506	\$6,093	\$4,000	\$6,759	\$8,211	\$9,440	\$10,227	\$11,012
78	\$3,910	\$5,535	\$6,281	\$7,051	\$4,650	\$7,822	\$9,442	\$10,922	\$11,743	\$12,563
79	\$4,442	\$6,240	\$7,056	\$8,008	\$5,300	\$8,884	\$10,674	\$12,406	\$13,259	\$14,113
80	\$4,972	\$6,944	\$7,831	\$8,967	\$5,950	\$9,948	\$11,905	\$13,890	\$14,777	\$15,663
81	\$5,504	\$7,650	\$8,606	\$9,924	\$6,600	\$11,010	\$13,136	\$15,375	\$16,293	\$17,213
82	\$6,036	\$8,354	\$9,381	\$10,882	\$7,248	\$12,074	\$14,368	\$16,859	\$17,811	\$18,763
83	\$6,693	\$9,197	\$10,320	\$11,971	\$8,040	\$13,291	\$15,933	\$18,696	\$19,607	\$20,639
84	\$7,351	\$10,041	\$11,258	\$13,060	\$8,830	\$14,508	\$17,500	\$20,534	\$21,404	\$22,517
85	\$8,010	\$10,883	\$12,197	\$14,147	\$9,621	\$15,727	\$19,067	\$22,371	\$23,202	\$24,392
86	\$8,668	\$11,726	\$13,134	\$15,236	\$10,411	\$16,945	\$20,632	\$24,210	\$24,998	\$26,270
87	\$9,325	\$12,568	\$14,073	\$16,325	\$11,201	\$18,164	\$22,199	\$26,047	\$26,795	\$28,146
88	\$9,984	\$13,413	\$15,012	\$17,414	\$11,991	\$19,381	\$23,766	\$27,886	\$28,591	\$30,023
89	\$10,642	\$14,255	\$15,950	\$18,501	\$12,781	\$20,600	\$25,333	\$29,723	\$30,390	\$31,899
90	\$11,299	\$15,098	\$16,887	\$19,591	\$13,571	\$21,818	\$26,898	\$31,561	\$32,186	\$33,776
91	\$11,957	\$15,940	\$17,826	\$20,680	\$14,362	\$23,037	\$28,465	\$33,398	\$33,982	\$35,652
92	\$12,616	\$16,783	\$18,765	\$21,769	\$15,152	\$24,254	\$30,032	\$35,237	\$35,781	\$37,530
93	\$13,274	\$17,627	\$19,704	\$22,856	\$15,942	\$25,471	\$31,597	\$37,074	\$37,577	\$39,406
94	\$13,931	\$18,469	\$20,641	\$23,945	\$16,732	\$26,690	\$33,164	\$38,913	\$39,373	\$41,283
95	\$14,589	\$19,312	\$21,579	\$25,034	\$17,522	\$27,908	\$34,730	\$40,750	\$41,170	\$43,159
96	\$15,248	\$20,154	\$22,518	\$26,121	\$18,312	\$29,127	\$36,296	\$42,588	\$42,968	\$45,036
97	\$15,905	\$20,999	\$23,457	\$27,210	\$19,103	\$30,344	\$37,862	\$44,425	\$44,765	\$46,912
98	\$16,563	\$21,841	\$24,394	\$28,299	\$19,893	\$31,563	\$39,429	\$46,264	\$46,561	\$48,790
99	\$17,222	\$22,684	\$25,333	\$29,388	\$20,685	\$32,780	\$40,996	\$48,101	\$48,359	\$50,666
100	\$17,880	\$23,526	\$26,272	\$30,476	\$21,475	\$33,999	\$42,561	\$49,939	\$50,156	\$52,543

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300
37	\$589	\$1,064	\$1,374	\$1,629	\$1,844	\$2,104	\$599	\$1,140	\$1,400	\$2,127	\$2,408	\$2,747
38	\$589	\$1,064	\$1,374	\$1,629	\$1,844	\$2,104	\$599	\$1,140	\$1,400	\$2,127	\$2,408	\$2,747
39	\$589	\$1,064	\$1,374	\$1,629	\$1,844	\$2,104	\$599	\$1,140	\$1,400	\$2,127	\$2,408	\$2,747
40	\$589	\$1,064	\$1,374	\$1,629	\$1,844	\$2,104	\$599	\$1,140	\$1,400	\$2,127	\$2,408	\$2,747
41	\$589	\$1,064	\$1,374	\$1,629	\$1,844	\$2,104	\$599	\$1,140	\$1,400	\$2,127	\$2,408	\$2,747
42	\$589	\$1,064	\$1,374	\$1,629	\$1,844	\$2,104	\$599	\$1,140	\$1,400	\$2,127	\$2,408	\$2,747
43	\$599	\$1,082	\$1,396	\$1,656	\$1,874	\$2,139	\$610	\$1,158	\$1,422	\$2,163	\$2,448	\$2,793
44	\$610	\$1,099	\$1,420	\$1,683	\$1,905	\$2,173	\$618	\$1,179	\$1,445	\$2,198	\$2,489	\$2,838
45	\$620	\$1,118	\$1,442	\$1,710	\$1,937	\$2,208	\$628	\$1,197	\$1,469	\$2,234	\$2,528	\$2,885
46	\$628	\$1,135	\$1,466	\$1,737	\$1,967	\$2,244	\$638	\$1,216	\$1,493	\$2,269	\$2,568	\$2,931
47	\$638	\$1,153	\$1,487	\$1,764	\$1,997	\$2,279	\$648	\$1,234	\$1,516	\$2,305	\$2,609	\$2,977
48	\$669	\$1,216	\$1,575	\$1,869	\$2,114	\$2,419	\$677	\$1,295	\$1,602	\$2,433	\$2,754	\$3,151
49	\$699	\$1,280	\$1,661	\$1,972	\$2,232	\$2,560	\$707	\$1,356	\$1,690	\$2,561	\$2,899	\$3,324
50	\$729	\$1,344	\$1,749	\$2,077	\$2,349	\$2,700	\$736	\$1,417	\$1,776	\$2,690	\$3,042	\$3,498
51	\$760	\$1,408	\$1,835	\$2,180	\$2,467	\$2,840	\$765	\$1,476	\$1,862	\$2,818	\$3,188	\$3,672
52	\$790	\$1,472	\$1,923	\$2,284	\$2,583	\$2,980	\$794	\$1,536	\$1,950	\$2,946	\$3,333	\$3,846
53	\$800	\$1,491	\$1,947	\$2,311	\$2,615	\$3,017	\$804	\$1,555	\$1,974	\$2,983	\$3,373	\$3,893
54	\$809	\$1,509	\$1,970	\$2,340	\$2,647	\$3,054	\$814	\$1,575	\$1,997	\$3,019	\$3,416	\$3,941
55	\$819	\$1,528	\$1,994	\$2,369	\$2,679	\$3,091	\$824	\$1,594	\$2,023	\$3,056	\$3,456	\$3,988
56	\$829	\$1,547	\$2,018	\$2,396	\$2,712	\$3,127	\$834	\$1,612	\$2,046	\$3,091	\$3,497	\$4,035
57	\$839	\$1,563	\$2,041	\$2,425	\$2,742	\$3,164	\$843	\$1,631	\$2,070	\$3,129	\$3,539	\$4,083
58	\$880	\$1,648	\$2,154	\$2,558	\$2,892	\$3,345	\$885	\$1,714	\$2,183	\$3,296	\$3,726	\$4,309
59	\$922	\$1,732	\$2,268	\$2,693	\$3,042	\$3,525	\$925	\$1,798	\$2,298	\$3,463	\$3,914	\$4,535
60	\$962	\$1,815	\$2,381	\$2,826	\$3,193	\$3,706	\$967	\$1,881	\$2,411	\$3,632	\$4,103	\$4,761
61	\$1,005	\$1,899	\$2,494	\$2,960	\$3,343	\$3,887	\$1,010	\$1,964	\$2,524	\$3,799	\$4,290	\$4,988
62	\$1,045	\$1,984	\$2,607	\$3,095	\$3,493	\$4,068	\$1,050	\$2,046	\$2,639	\$3,968	\$4,478	\$5,214
63	\$1,165	\$2,219	\$2,918	\$3,463	\$3,904	\$4,555	\$1,170	\$2,283	\$2,953	\$4,435	\$5,001	\$5,835
64	\$1,285	\$2,452	\$3,230	\$3,831	\$4,314	\$5,045	\$1,290	\$2,521	\$3,267	\$4,905	\$5,523	\$6,458
65	\$1,405	\$2,686	\$3,541	\$4,199	\$4,724	\$5,535	\$1,410	\$2,757	\$3,581	\$5,372	\$6,044	\$7,081
66	\$1,525	\$2,921	\$3,853	\$4,567	\$5,134	\$6,024	\$1,530	\$2,994	\$3,895	\$5,840	\$6,566	\$7,704
67	\$1,645	\$3,154	\$4,164	\$4,935	\$5,545	\$6,514	\$1,650	\$3,230	\$4,209	\$6,310	\$7,088	\$8,327
68	\$1,818	\$3,492	\$4,609	\$5,460	\$6,129	\$7,208	\$1,822	\$3,573	\$4,660	\$6,985	\$7,841	\$9,220
69	\$1,991	\$3,829	\$5,057	\$5,985	\$6,715	\$7,902	\$1,996	\$3,914	\$5,111	\$7,660	\$8,592	\$10,112
70	\$2,165	\$4,167	\$5,502	\$6,510	\$7,299	\$8,596	\$2,168	\$4,255	\$5,562	\$8,336	\$9,345	\$11,005
71	\$2,338	\$4,505	\$5,948	\$7,036	\$7,883	\$9,290	\$2,342	\$4,598	\$6,011	\$9,009	\$10,097	\$11,898
72	\$2,511	\$4,842	\$6,396	\$7,561	\$8,469	\$9,985	\$2,514	\$4,939	\$6,462	\$9,685	\$10,850	\$12,791
73	\$2,820	\$5,447	\$7,193	\$8,496	\$9,512	\$11,221	\$2,823	\$5,548	\$7,267	\$10,892	\$12,194	\$14,385
74	\$3,127	\$6,050	\$7,990	\$9,433	\$10,556	\$12,459	\$3,130	\$6,158	\$8,071	\$12,099	\$13,539	\$15,981
75	\$3,436	\$6,654	\$8,788	\$10,370	\$11,598	\$13,696	\$3,438	\$6,767	\$8,876	\$13,306	\$14,883	\$17,575
76	\$3,743	\$7,257	\$9,585	\$11,306	\$12,641	\$14,934	\$3,747	\$7,377	\$9,680	\$14,513	\$16,227	\$19,170
77	\$4,052	\$7,861	\$10,382	\$12,243	\$13,684	\$16,171	\$4,054	\$7,986	\$10,485	\$15,721	\$17,573	\$20,766
78	\$4,706	\$9,138	\$12,030	\$14,031	\$15,738	\$18,736	\$4,709	\$9,269	\$12,140	\$18,017	\$20,208	\$24,060
79	\$5,359	\$10,416	\$13,678	\$15,817	\$17,789	\$21,303	\$5,366	\$10,551	\$13,794	\$20,311	\$22,844	\$27,354
80	\$6,012	\$11,694	\$15,324	\$17,605	\$19,842	\$23,869	\$6,021	\$11,834	\$15,447	\$22,606	\$25,478	\$30,650
81	\$6,666	\$12,972	\$16,972	\$19,393	\$21,893	\$26,434	\$6,676	\$13,117	\$17,102	\$24,902	\$28,114	\$33,944
82	\$7,319	\$14,250	\$18,620	\$21,179	\$23,947	\$29,000	\$7,331	\$14,399	\$18,756	\$27,197	\$30,749	\$37,239
83	\$8,118	\$15,689	\$20,482	\$23,298	\$26,557	\$31,901	\$8,131	\$15,868	\$20,632	\$29,917	\$34,102	\$40,962
84	\$8,916	\$17,125	\$22,343	\$25,415	\$29,167	\$34,800	\$8,930	\$17,336	\$22,508	\$32,637	\$37,454	\$44,687
85	\$9,713	\$18,564	\$24,205	\$27,534	\$31,777	\$37,700	\$9,730	\$18,804	\$24,384	\$35,357	\$40,805	\$48,410
86	\$10,512	\$20,001	\$26,067	\$29,652	\$34,388	\$40,599	\$10,529	\$20,273	\$26,260	\$38,077	\$44,158	\$52,134
87	\$11,311	\$21,439	\$27,930	\$31,771	\$37,000	\$43,500	\$11,329	\$21,740	\$28,135	\$40,795	\$47,510	\$55,859
88	\$12,108	\$22,876	\$29,792	\$33,888	\$39,610	\$46,401	\$12,129	\$23,209	\$30,011	\$43,515	\$50,863	\$59,582
89	\$12,906	\$24,315	\$31,652	\$36,005	\$42,220	\$49,300	\$12,928	\$24,676	\$31,887	\$46,235	\$54,215	\$63,307
90	\$13,705	\$25,751	\$33,515	\$38,124	\$44,830	\$52,200	\$13,728	\$26,145	\$33,763	\$48,955	\$57,568	\$67,029
91	\$14,502	\$27,190	\$35,377	\$40,241	\$47,441	\$55,099	\$14,527	\$27,614	\$35,639	\$51,675	\$60,919	\$70,754
92	\$15,300	\$28,627	\$37,239	\$42,360	\$50,051	\$58,000	\$15,327	\$29,081	\$37,513	\$54,395	\$64,272	\$74,477
93	\$16,097	\$30,065	\$39,100	\$44,478	\$52,663	\$60,899	\$16,128	\$30,550	\$39,389	\$57,114	\$67,624	\$78,202
94	\$16,896	\$31,504	\$40,962	\$46,596	\$55,273	\$63,800	\$16,926	\$32,017	\$41,264	\$59,834	\$70,975	\$81,926
95	\$17,694	\$32,941	\$42,825	\$48,714	\$57,883	\$66,700	\$17,727	\$33,486	\$43,140	\$62,554	\$74,328	\$85,649
96	\$18,491	\$34,379	\$44,687	\$50,831	\$60,494	\$69,599	\$18,525	\$34,955	\$45,016	\$65,274	\$77,680	\$89,374
97	\$19,290	\$35,816	\$46,549	\$52,950	\$63,104	\$72,500	\$19,325	\$36,422	\$46,892	\$67,994	\$81,033	\$93,097
98	\$20,089	\$37,255	\$48,410	\$55,067	\$65,714	\$75,399	\$20,126	\$37,891	\$48,768	\$70,712	\$84,385	\$96,821
99	\$20,886	\$38,691	\$50,272	\$57,186	\$68,326	\$78,300	\$20,924	\$39,358	\$50,644	\$73,432	\$87,738	\$100,544
100	\$21,684	\$40,130	\$52,134	\$59,303	\$70,936	\$81,200	\$21,725	\$40,827	\$52,519	\$76,152	\$91,089	\$104,269

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	Unlimited 0 days \$50	Unlimited 0 days \$100	Unlimited 0 days \$150	Unlimited 0 days \$200	Unlimited 0 days \$250	Unlimited 0 days \$300	\$75K 30 days \$50	\$75K 30 days \$100	\$75K 30 days \$150	\$75K 30 days \$200
37	\$608	\$1,216	\$1,793	\$2,333	\$2,918	\$3,502	\$407	\$615	\$733	\$844
38	\$608	\$1,216	\$1,793	\$2,333	\$2,918	\$3,502	\$407	\$615	\$733	\$844
39	\$608	\$1,216	\$1,793	\$2,333	\$2,918	\$3,502	\$407	\$615	\$733	\$844
40	\$608	\$1,216	\$1,793	\$2,333	\$2,918	\$3,502	\$407	\$615	\$733	\$844
41	\$608	\$1,216	\$1,793	\$2,333	\$2,918	\$3,502	\$407	\$615	\$733	\$844
42	\$608	\$1,216	\$1,793	\$2,333	\$2,918	\$3,502	\$407	\$615	\$733	\$844
43	\$618	\$1,236	\$1,823	\$2,372	\$2,967	\$3,559	\$414	\$625	\$745	\$859
44	\$628	\$1,256	\$1,852	\$2,411	\$3,015	\$3,618	\$420	\$635	\$756	\$873
45	\$638	\$1,276	\$1,883	\$2,452	\$3,063	\$3,676	\$427	\$645	\$768	\$886
46	\$648	\$1,297	\$1,913	\$2,490	\$3,112	\$3,735	\$434	\$655	\$782	\$902
47	\$658	\$1,317	\$1,943	\$2,529	\$3,161	\$3,792	\$441	\$665	\$794	\$915
48	\$687	\$1,374	\$2,029	\$2,646	\$3,308	\$3,969	\$468	\$702	\$836	\$961
49	\$714	\$1,430	\$2,117	\$2,764	\$3,456	\$4,147	\$495	\$740	\$880	\$1,006
50	\$743	\$1,487	\$2,203	\$2,882	\$3,603	\$4,324	\$523	\$777	\$922	\$1,052
51	\$770	\$1,543	\$2,291	\$3,000	\$3,750	\$4,500	\$550	\$814	\$964	\$1,097
52	\$799	\$1,601	\$2,379	\$3,118	\$3,897	\$4,677	\$577	\$853	\$1,008	\$1,143
53	\$809	\$1,621	\$2,408	\$3,156	\$3,946	\$4,734	\$584	\$863	\$1,020	\$1,157
54	\$819	\$1,639	\$2,436	\$3,194	\$3,993	\$4,792	\$591	\$873	\$1,032	\$1,172
55	\$829	\$1,660	\$2,467	\$3,233	\$4,042	\$4,849	\$598	\$883	\$1,045	\$1,185
56	\$837	\$1,680	\$2,495	\$3,272	\$4,089	\$4,906	\$604	\$893	\$1,057	\$1,200
57	\$848	\$1,699	\$2,524	\$3,309	\$4,138	\$4,966	\$613	\$905	\$1,069	\$1,214
58	\$890	\$1,781	\$2,647	\$3,475	\$4,343	\$5,212	\$647	\$952	\$1,123	\$1,271
59	\$930	\$1,864	\$2,771	\$3,640	\$4,549	\$5,459	\$680	\$1,001	\$1,179	\$1,330
60	\$973	\$1,945	\$2,894	\$3,804	\$4,755	\$5,707	\$713	\$1,048	\$1,233	\$1,388
61	\$1,013	\$2,028	\$3,017	\$3,969	\$4,961	\$5,953	\$746	\$1,097	\$1,287	\$1,447
62	\$1,055	\$2,109	\$3,139	\$4,133	\$5,167	\$6,200	\$780	\$1,146	\$1,341	\$1,504
63	\$1,175	\$2,349	\$3,497	\$4,608	\$5,759	\$6,911	\$873	\$1,278	\$1,491	\$1,670
64	\$1,295	\$2,588	\$3,855	\$5,080	\$6,352	\$7,621	\$966	\$1,412	\$1,641	\$1,835
65	\$1,413	\$2,828	\$4,213	\$5,555	\$6,943	\$8,332	\$1,059	\$1,545	\$1,791	\$2,001
66	\$1,533	\$3,068	\$4,570	\$6,028	\$7,535	\$9,041	\$1,151	\$1,677	\$1,940	\$2,166
67	\$1,653	\$3,306	\$4,927	\$6,502	\$8,128	\$9,752	\$1,244	\$1,810	\$2,090	\$2,332
68	\$1,827	\$3,652	\$5,443	\$7,184	\$8,979	\$10,775	\$1,379	\$1,999	\$2,303	\$2,565
69	\$1,999	\$3,998	\$5,958	\$7,865	\$9,832	\$11,799	\$1,513	\$2,186	\$2,516	\$2,798
70	\$2,173	\$4,344	\$6,475	\$8,547	\$10,684	\$12,820	\$1,646	\$2,376	\$2,728	\$3,031
71	\$2,345	\$4,689	\$6,990	\$9,229	\$11,537	\$13,843	\$1,780	\$2,563	\$2,941	\$3,264
72	\$2,519	\$5,035	\$7,507	\$9,911	\$12,388	\$14,866	\$1,913	\$2,752	\$3,154	\$3,497
73	\$2,826	\$5,649	\$8,422	\$11,120	\$13,899	\$16,680	\$2,153	\$3,090	\$3,536	\$3,919
74	\$3,134	\$6,266	\$9,339	\$12,329	\$15,410	\$18,491	\$2,392	\$3,429	\$3,919	\$4,341
75	\$3,441	\$6,882	\$10,254	\$13,536	\$16,921	\$20,305	\$2,631	\$3,767	\$4,300	\$4,763
76	\$3,748	\$7,496	\$11,170	\$14,745	\$18,432	\$22,118	\$2,870	\$4,105	\$4,684	\$5,183
77	\$4,056	\$8,113	\$12,086	\$15,954	\$19,942	\$23,931	\$3,108	\$4,442	\$5,065	\$5,605
78	\$4,712	\$9,399	\$13,850	\$18,284	\$22,854	\$27,425	\$3,598	\$5,092	\$5,779	\$6,458
79	\$5,367	\$10,688	\$15,616	\$20,612	\$25,765	\$30,918	\$4,086	\$5,741	\$6,492	\$7,311
80	\$6,023	\$11,976	\$17,380	\$22,942	\$28,677	\$34,413	\$4,576	\$6,389	\$7,204	\$8,163
81	\$6,679	\$13,264	\$19,145	\$25,270	\$31,588	\$37,906	\$5,064	\$7,037	\$7,919	\$9,016
82	\$7,334	\$14,552	\$20,909	\$27,600	\$34,501	\$41,401	\$5,553	\$7,686	\$8,631	\$9,869
83	\$8,135	\$16,021	\$22,999	\$30,361	\$37,950	\$45,541	\$6,158	\$8,462	\$9,494	\$10,855
84	\$8,933	\$17,488	\$25,091	\$33,120	\$41,401	\$49,681	\$6,764	\$9,237	\$10,358	\$11,842
85	\$9,734	\$18,957	\$27,182	\$35,880	\$44,851	\$53,821	\$7,370	\$10,012	\$11,221	\$12,830
86	\$10,534	\$20,425	\$29,272	\$38,641	\$48,300	\$57,961	\$7,974	\$10,787	\$12,084	\$13,816
87	\$11,333	\$21,893	\$31,364	\$41,401	\$51,751	\$62,101	\$8,580	\$11,564	\$12,947	\$14,804
88	\$12,133	\$23,361	\$33,454	\$44,160	\$55,201	\$66,241	\$9,185	\$12,339	\$13,811	\$15,792
89	\$12,931	\$24,830	\$35,546	\$46,921	\$58,650	\$70,381	\$9,791	\$13,114	\$14,674	\$16,778
90	\$13,732	\$26,299	\$37,636	\$49,681	\$62,101	\$74,521	\$10,395	\$13,889	\$15,537	\$17,765
91	\$14,532	\$27,766	\$39,726	\$52,440	\$65,550	\$78,661	\$11,002	\$14,665	\$16,399	\$18,751
92	\$15,331	\$29,235	\$41,818	\$55,201	\$69,002	\$82,801	\$11,608	\$15,440	\$17,264	\$19,739
93	\$16,131	\$30,702	\$43,909	\$57,961	\$72,451	\$86,941	\$12,212	\$16,215	\$18,127	\$20,727
94	\$16,930	\$32,171	\$46,000	\$60,720	\$75,900	\$91,081	\$12,818	\$16,992	\$18,989	\$21,713
95	\$17,730	\$33,640	\$48,091	\$63,480	\$79,351	\$95,221	\$13,423	\$17,767	\$19,852	\$22,701
96	\$18,530	\$35,107	\$50,181	\$66,241	\$82,801	\$99,361	\$14,029	\$18,542	\$20,717	\$23,687
97	\$19,329	\$36,576	\$52,273	\$69,002	\$86,250	\$103,501	\$14,635	\$19,317	\$21,579	\$24,674
98	\$20,129	\$38,043	\$54,363	\$71,760	\$89,701	\$107,641	\$15,239	\$20,094	\$22,442	\$25,662
99	\$20,928	\$39,512	\$56,455	\$74,521	\$93,151	\$111,781	\$15,846	\$20,869	\$23,307	\$26,648
100	\$21,728	\$40,979	\$58,545	\$77,281	\$96,602	\$115,920	\$16,450	\$21,644	\$24,169	\$27,636

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$150k 30 days \$50	\$150k 30 days \$100	\$150k 30 days \$150	\$150k 30 days \$200	\$150k 30 days \$250	\$150k 30 days \$300	\$250K 30 days \$50	\$250K 30 days \$100	\$250K 30 days \$150	\$250K 30 days \$200	\$250K 30 days \$250	\$250K 30 days \$300
37	\$508	\$821	\$1,018	\$1,197	\$1,344	\$1,466	\$540	\$979	\$1,265	\$1,498	\$1,697	\$1,850
38	\$508	\$821	\$1,018	\$1,197	\$1,344	\$1,466	\$540	\$979	\$1,265	\$1,498	\$1,697	\$1,850
39	\$508	\$821	\$1,018	\$1,197	\$1,344	\$1,466	\$540	\$979	\$1,265	\$1,498	\$1,697	\$1,850
40	\$508	\$821	\$1,018	\$1,197	\$1,344	\$1,466	\$540	\$979	\$1,265	\$1,498	\$1,697	\$1,850
41	\$508	\$821	\$1,018	\$1,197	\$1,344	\$1,466	\$540	\$979	\$1,265	\$1,498	\$1,697	\$1,850
42	\$508	\$821	\$1,018	\$1,197	\$1,344	\$1,466	\$540	\$979	\$1,265	\$1,498	\$1,697	\$1,850
43	\$517	\$834	\$1,035	\$1,217	\$1,366	\$1,489	\$550	\$994	\$1,285	\$1,523	\$1,726	\$1,881
44	\$525	\$848	\$1,052	\$1,238	\$1,388	\$1,514	\$559	\$1,011	\$1,307	\$1,548	\$1,754	\$1,911
45	\$534	\$861	\$1,069	\$1,258	\$1,410	\$1,538	\$567	\$1,028	\$1,327	\$1,574	\$1,781	\$1,943
46	\$542	\$875	\$1,086	\$1,276	\$1,433	\$1,562	\$577	\$1,043	\$1,349	\$1,599	\$1,810	\$1,974
47	\$550	\$890	\$1,103	\$1,297	\$1,455	\$1,587	\$586	\$1,060	\$1,369	\$1,623	\$1,839	\$2,004
48	\$579	\$940	\$1,167	\$1,373	\$1,536	\$1,673	\$615	\$1,119	\$1,449	\$1,719	\$1,945	\$2,117
49	\$608	\$993	\$1,233	\$1,447	\$1,619	\$1,758	\$642	\$1,179	\$1,530	\$1,813	\$2,053	\$2,229
50	\$638	\$1,043	\$1,297	\$1,521	\$1,702	\$1,844	\$670	\$1,238	\$1,609	\$1,910	\$2,161	\$2,342
51	\$667	\$1,096	\$1,361	\$1,597	\$1,783	\$1,928	\$699	\$1,297	\$1,688	\$2,004	\$2,269	\$2,455
52	\$697	\$1,148	\$1,425	\$1,672	\$1,866	\$2,014	\$726	\$1,354	\$1,769	\$2,100	\$2,376	\$2,566
53	\$706	\$1,162	\$1,444	\$1,692	\$1,888	\$2,040	\$734	\$1,371	\$1,791	\$2,126	\$2,406	\$2,598
54	\$714	\$1,177	\$1,460	\$1,712	\$1,911	\$2,065	\$745	\$1,388	\$1,813	\$2,153	\$2,435	\$2,631
55	\$723	\$1,190	\$1,479	\$1,732	\$1,933	\$2,089	\$753	\$1,405	\$1,834	\$2,178	\$2,463	\$2,661
56	\$731	\$1,204	\$1,496	\$1,754	\$1,957	\$2,114	\$761	\$1,422	\$1,856	\$2,203	\$2,494	\$2,693
57	\$740	\$1,219	\$1,514	\$1,775	\$1,980	\$2,139	\$772	\$1,439	\$1,878	\$2,230	\$2,522	\$2,725
58	\$778	\$1,287	\$1,597	\$1,869	\$2,083	\$2,247	\$809	\$1,516	\$1,982	\$2,354	\$2,661	\$2,870
59	\$817	\$1,354	\$1,680	\$1,964	\$2,188	\$2,355	\$848	\$1,592	\$2,087	\$2,477	\$2,799	\$3,014
60	\$858	\$1,423	\$1,763	\$2,060	\$2,291	\$2,463	\$886	\$1,670	\$2,190	\$2,600	\$2,938	\$3,159
61	\$897	\$1,491	\$1,845	\$2,154	\$2,396	\$2,573	\$924	\$1,747	\$2,295	\$2,723	\$3,076	\$3,304
62	\$935	\$1,558	\$1,928	\$2,249	\$2,499	\$2,681	\$962	\$1,825	\$2,399	\$2,847	\$3,215	\$3,448
63	\$1,045	\$1,744	\$2,154	\$2,509	\$2,784	\$2,982	\$1,072	\$2,041	\$2,685	\$3,186	\$3,591	\$3,846
64	\$1,155	\$1,930	\$2,381	\$2,771	\$3,070	\$3,281	\$1,184	\$2,256	\$2,972	\$3,524	\$3,969	\$4,243
65	\$1,263	\$2,116	\$2,607	\$3,031	\$3,353	\$3,581	\$1,293	\$2,472	\$3,257	\$3,863	\$4,346	\$4,641
66	\$1,373	\$2,301	\$2,835	\$3,292	\$3,639	\$3,882	\$1,403	\$2,686	\$3,544	\$4,202	\$4,724	\$5,038
67	\$1,482	\$2,489	\$3,061	\$3,552	\$3,924	\$4,182	\$1,513	\$2,902	\$3,831	\$4,540	\$5,101	\$5,437
68	\$1,639	\$2,755	\$3,384	\$3,920	\$4,327	\$4,608	\$1,673	\$3,213	\$4,241	\$5,023	\$5,639	\$6,004
69	\$1,798	\$3,024	\$3,706	\$4,290	\$4,731	\$5,031	\$1,832	\$3,524	\$4,652	\$5,506	\$6,176	\$6,571
70	\$1,957	\$3,291	\$4,029	\$4,658	\$5,133	\$5,457	\$1,991	\$3,834	\$5,062	\$5,989	\$6,715	\$7,139
71	\$2,114	\$3,557	\$4,353	\$5,026	\$5,536	\$5,882	\$2,151	\$4,145	\$5,474	\$6,473	\$7,253	\$7,708
72	\$2,273	\$3,826	\$4,675	\$5,396	\$5,940	\$6,308	\$2,310	\$4,456	\$5,884	\$6,956	\$7,792	\$8,275
73	\$2,555	\$4,304	\$5,251	\$6,053	\$6,661	\$7,073	\$2,593	\$5,009	\$6,617	\$7,817	\$8,751	\$9,293
74	\$2,835	\$4,783	\$5,827	\$6,711	\$7,382	\$7,838	\$2,877	\$5,565	\$7,351	\$8,678	\$9,710	\$10,309
75	\$3,117	\$5,261	\$6,402	\$7,368	\$8,103	\$8,602	\$3,161	\$6,120	\$8,084	\$9,539	\$10,671	\$11,327
76	\$3,399	\$5,741	\$6,978	\$8,027	\$8,824	\$9,366	\$3,444	\$6,676	\$8,819	\$10,402	\$11,630	\$12,346
77	\$3,681	\$6,218	\$7,554	\$8,685	\$9,545	\$10,130	\$3,728	\$7,231	\$9,551	\$11,263	\$12,590	\$13,364
78	\$4,251	\$7,196	\$8,687	\$10,021	\$10,986	\$11,557	\$4,290	\$8,407	\$11,067	\$12,908	\$14,478	\$15,231
79	\$4,820	\$8,174	\$9,820	\$11,358	\$12,427	\$12,984	\$4,851	\$9,583	\$12,584	\$14,552	\$16,366	\$17,100
80	\$5,391	\$9,151	\$10,953	\$12,693	\$13,869	\$14,410	\$5,413	\$10,758	\$14,098	\$16,197	\$18,255	\$18,967
81	\$5,962	\$10,130	\$12,086	\$14,031	\$15,309	\$15,836	\$5,974	\$11,935	\$15,614	\$17,841	\$20,143	\$20,837
82	\$6,532	\$11,108	\$13,218	\$15,368	\$16,751	\$17,262	\$6,536	\$13,110	\$17,131	\$19,486	\$22,030	\$22,704
83	\$7,218	\$12,224	\$14,605	\$16,980	\$18,434	\$18,989	\$7,221	\$14,427	\$18,843	\$21,434	\$24,342	\$25,076
84	\$7,903	\$13,340	\$15,993	\$18,593	\$20,116	\$20,715	\$7,907	\$15,746	\$20,556	\$23,383	\$26,653	\$27,447
85	\$8,589	\$14,456	\$17,379	\$20,205	\$21,799	\$22,442	\$8,592	\$17,063	\$22,268	\$25,331	\$28,965	\$29,817
86	\$9,274	\$15,572	\$18,765	\$21,818	\$23,482	\$24,168	\$9,279	\$18,380	\$23,982	\$27,279	\$31,276	\$32,189
87	\$9,962	\$16,688	\$20,151	\$23,432	\$25,166	\$25,895	\$9,965	\$19,697	\$25,696	\$29,228	\$33,586	\$34,560
88	\$10,647	\$17,804	\$21,539	\$25,044	\$26,847	\$27,621	\$10,650	\$21,016	\$27,408	\$31,176	\$35,897	\$36,930
89	\$11,333	\$18,920	\$22,925	\$26,656	\$28,531	\$29,348	\$11,336	\$22,332	\$29,122	\$33,125	\$38,208	\$39,303
90	\$12,018	\$20,036	\$24,311	\$28,269	\$30,214	\$31,073	\$12,021	\$23,649	\$30,834	\$35,073	\$40,520	\$41,673
91	\$12,704	\$21,152	\$25,697	\$29,881	\$31,897	\$32,801	\$12,709	\$24,966	\$32,547	\$37,022	\$42,830	\$44,044
92	\$13,391	\$22,268	\$27,085	\$31,495	\$33,581	\$34,526	\$13,394	\$26,285	\$34,261	\$38,970	\$45,141	\$46,416
93	\$14,076	\$23,384	\$28,471	\$33,108	\$35,262	\$36,253	\$14,080	\$27,602	\$35,973	\$40,918	\$47,452	\$48,786
94	\$14,762	\$24,502	\$29,858	\$34,720	\$36,946	\$37,979	\$14,765	\$28,919	\$37,687	\$42,868	\$49,764	\$51,157
95	\$15,447	\$25,618	\$31,246	\$36,333	\$38,629	\$39,706	\$15,451	\$30,236	\$39,399	\$44,817	\$52,075	\$53,529
96	\$16,133	\$26,734	\$32,632	\$37,945	\$40,312	\$41,432	\$16,138	\$31,555	\$41,113	\$46,765	\$54,385	\$55,900
97	\$16,820	\$27,850	\$34,018	\$39,558	\$41,994	\$43,159	\$16,823	\$32,871	\$42,825	\$48,714	\$56,696	\$58,270
98	\$17,505	\$28,966	\$35,404	\$41,172	\$43,677	\$44,886	\$17,509	\$34,188	\$44,538	\$50,662	\$59,008	\$60,642
99	\$18,191	\$30,082	\$36,792	\$42,784	\$45,361	\$46,612	\$18,194	\$35,505	\$46,252	\$52,611	\$61,319	\$63,013
100	\$18,876	\$31,198	\$38,178	\$44,396	\$47,044	\$48,339	\$18,881	\$36,824	\$47,964	\$54,559	\$63,631	\$65,383

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$500K 30 days \$50	\$500K 30 days \$100	\$500K 30 days \$150	\$500K 30 days \$200	\$500K 30 days \$250	\$500K 30 days \$300	Unlimited 30 days \$50	Unlimited 30 days \$100	Unlimited 30 days \$150	Unlimited 30 days \$200	Unlimited 30 days \$250	Unlimited 30 days \$300
37	\$550	\$1,048	\$1,288	\$1,832	\$2,092	\$2,529	\$559	\$1,118	\$1,650	\$2,149	\$2,686	\$3,223
38	\$550	\$1,048	\$1,288	\$1,832	\$2,092	\$2,529	\$559	\$1,118	\$1,650	\$2,149	\$2,686	\$3,223
39	\$550	\$1,048	\$1,288	\$1,832	\$2,092	\$2,529	\$559	\$1,118	\$1,650	\$2,149	\$2,686	\$3,223
40	\$550	\$1,048	\$1,288	\$1,832	\$2,092	\$2,529	\$559	\$1,118	\$1,650	\$2,149	\$2,686	\$3,223
41	\$550	\$1,048	\$1,288	\$1,832	\$2,092	\$2,529	\$559	\$1,118	\$1,650	\$2,149	\$2,686	\$3,223
42	\$550	\$1,048	\$1,288	\$1,832	\$2,092	\$2,529	\$559	\$1,118	\$1,650	\$2,149	\$2,686	\$3,223
43	\$559	\$1,065	\$1,309	\$1,862	\$2,127	\$2,571	\$569	\$1,136	\$1,678	\$2,185	\$2,730	\$3,277
44	\$569	\$1,084	\$1,330	\$1,893	\$2,161	\$2,614	\$577	\$1,155	\$1,705	\$2,220	\$2,776	\$3,331
45	\$577	\$1,101	\$1,352	\$1,923	\$2,197	\$2,654	\$588	\$1,175	\$1,732	\$2,256	\$2,820	\$3,384
46	\$588	\$1,118	\$1,373	\$1,953	\$2,232	\$2,696	\$596	\$1,194	\$1,761	\$2,291	\$2,865	\$3,438
47	\$596	\$1,136	\$1,395	\$1,984	\$2,266	\$2,739	\$606	\$1,212	\$1,788	\$2,328	\$2,909	\$3,492
48	\$623	\$1,192	\$1,474	\$2,094	\$2,391	\$2,899	\$631	\$1,263	\$1,867	\$2,436	\$3,044	\$3,654
49	\$650	\$1,246	\$1,555	\$2,205	\$2,516	\$3,059	\$657	\$1,315	\$1,948	\$2,544	\$3,179	\$3,816
50	\$677	\$1,302	\$1,634	\$2,315	\$2,641	\$3,218	\$684	\$1,368	\$2,028	\$2,652	\$3,314	\$3,978
51	\$704	\$1,357	\$1,714	\$2,425	\$2,764	\$3,378	\$709	\$1,420	\$2,107	\$2,761	\$3,449	\$4,140
52	\$731	\$1,413	\$1,795	\$2,534	\$2,889	\$3,537	\$734	\$1,472	\$2,188	\$2,869	\$3,584	\$4,302
53	\$740	\$1,430	\$1,817	\$2,565	\$2,924	\$3,581	\$745	\$1,489	\$2,215	\$2,904	\$3,628	\$4,354
54	\$748	\$1,449	\$1,839	\$2,597	\$2,960	\$3,625	\$753	\$1,508	\$2,242	\$2,938	\$3,674	\$4,408
55	\$758	\$1,466	\$1,861	\$2,627	\$2,995	\$3,669	\$761	\$1,526	\$2,269	\$2,973	\$3,718	\$4,461
56	\$767	\$1,482	\$1,883	\$2,659	\$3,031	\$3,713	\$772	\$1,545	\$2,295	\$3,009	\$3,762	\$4,513
57	\$775	\$1,501	\$1,905	\$2,690	\$3,068	\$3,757	\$780	\$1,562	\$2,322	\$3,044	\$3,806	\$4,567
58	\$814	\$1,577	\$2,009	\$2,835	\$3,230	\$3,964	\$819	\$1,638	\$2,436	\$3,196	\$3,995	\$4,795
59	\$853	\$1,653	\$2,114	\$2,980	\$3,394	\$4,172	\$856	\$1,714	\$2,549	\$3,348	\$4,186	\$5,021
60	\$890	\$1,731	\$2,219	\$3,124	\$3,556	\$4,381	\$895	\$1,790	\$2,663	\$3,500	\$4,375	\$5,249
61	\$929	\$1,807	\$2,323	\$3,269	\$3,720	\$4,589	\$932	\$1,866	\$2,776	\$3,652	\$4,564	\$5,477
62	\$966	\$1,883	\$2,428	\$3,412	\$3,882	\$4,797	\$971	\$1,942	\$2,889	\$3,802	\$4,755	\$5,705
63	\$1,077	\$2,100	\$2,717	\$3,814	\$4,334	\$5,369	\$1,081	\$2,161	\$3,218	\$4,240	\$5,298	\$6,359
64	\$1,187	\$2,318	\$3,005	\$4,216	\$4,787	\$5,943	\$1,190	\$2,381	\$3,547	\$4,675	\$5,844	\$7,012
65	\$1,297	\$2,536	\$3,294	\$4,618	\$5,239	\$6,516	\$1,300	\$2,602	\$3,875	\$5,111	\$6,387	\$7,665
66	\$1,406	\$2,754	\$3,583	\$5,020	\$5,692	\$7,088	\$1,410	\$2,821	\$4,204	\$5,546	\$6,933	\$8,319
67	\$1,518	\$2,972	\$3,873	\$5,421	\$6,144	\$7,660	\$1,521	\$3,042	\$4,533	\$5,982	\$7,478	\$8,974
68	\$1,677	\$3,287	\$4,287	\$5,999	\$6,794	\$8,483	\$1,680	\$3,360	\$5,008	\$6,608	\$8,261	\$9,914
69	\$1,835	\$3,601	\$4,702	\$6,576	\$7,444	\$9,303	\$1,839	\$3,677	\$5,482	\$7,236	\$9,045	\$10,855
70	\$1,994	\$3,915	\$5,116	\$7,154	\$8,093	\$10,125	\$1,999	\$3,996	\$5,957	\$7,863	\$9,830	\$11,795
71	\$2,154	\$4,229	\$5,531	\$7,731	\$8,743	\$10,946	\$2,158	\$4,314	\$6,431	\$8,491	\$10,613	\$12,736
72	\$2,313	\$4,543	\$5,945	\$8,309	\$9,393	\$11,768	\$2,316	\$4,631	\$6,906	\$9,117	\$11,397	\$13,676
73	\$2,597	\$5,104	\$6,686	\$9,340	\$10,553	\$13,235	\$2,600	\$5,199	\$7,748	\$10,230	\$12,788	\$15,344
74	\$2,880	\$5,665	\$7,426	\$10,372	\$11,712	\$14,703	\$2,882	\$5,764	\$8,592	\$11,343	\$14,177	\$17,012
75	\$3,162	\$6,225	\$8,165	\$11,402	\$12,872	\$16,170	\$3,166	\$6,332	\$9,435	\$12,454	\$15,567	\$18,680
76	\$3,446	\$6,787	\$8,906	\$12,433	\$14,031	\$17,637	\$3,449	\$6,897	\$10,277	\$13,566	\$16,958	\$20,349
77	\$3,730	\$7,348	\$9,646	\$13,465	\$15,191	\$19,104	\$3,731	\$7,463	\$11,120	\$14,677	\$18,348	\$22,017
78	\$4,292	\$8,533	\$11,169	\$15,879	\$17,487	\$22,135	\$4,294	\$8,660	\$12,742	\$16,901	\$21,127	\$25,351
79	\$4,854	\$9,718	\$12,690	\$18,292	\$19,781	\$25,167	\$4,856	\$9,855	\$14,367	\$19,125	\$23,906	\$28,688
80	\$5,415	\$10,905	\$14,213	\$20,707	\$22,076	\$28,198	\$5,418	\$11,052	\$15,991	\$21,348	\$26,685	\$32,022
81	\$5,977	\$12,091	\$15,734	\$23,121	\$24,372	\$31,229	\$5,980	\$12,248	\$17,613	\$23,572	\$29,464	\$35,357
82	\$6,539	\$13,278	\$17,257	\$25,534	\$26,667	\$34,261	\$6,543	\$13,443	\$19,238	\$25,795	\$32,243	\$38,693
83	\$7,225	\$14,611	\$18,983	\$28,114	\$29,471	\$37,687	\$7,228	\$14,794	\$21,161	\$28,375	\$35,468	\$42,561
84	\$7,910	\$15,945	\$20,708	\$30,693	\$32,277	\$41,113	\$7,915	\$16,144	\$23,084	\$30,953	\$38,693	\$46,431
85	\$8,597	\$17,279	\$22,434	\$33,273	\$35,082	\$44,538	\$8,601	\$17,495	\$25,009	\$33,533	\$41,916	\$50,301
86	\$9,283	\$18,613	\$24,159	\$35,851	\$37,888	\$47,964	\$9,286	\$18,848	\$26,932	\$36,113	\$45,141	\$54,169
87	\$9,968	\$19,947	\$25,885	\$38,431	\$40,692	\$51,390	\$9,972	\$20,198	\$28,855	\$38,693	\$48,366	\$58,039
88	\$10,654	\$21,282	\$27,610	\$41,011	\$43,498	\$54,816	\$10,657	\$21,549	\$30,780	\$41,271	\$51,591	\$61,909
89	\$11,339	\$22,616	\$29,336	\$43,591	\$46,303	\$58,243	\$11,344	\$22,900	\$32,703	\$43,851	\$54,814	\$65,777
90	\$12,026	\$23,950	\$31,061	\$46,169	\$49,109	\$61,669	\$12,030	\$24,250	\$34,627	\$46,431	\$58,039	\$69,647
91	\$12,712	\$25,284	\$32,787	\$48,749	\$51,913	\$65,095	\$12,715	\$25,601	\$36,550	\$49,011	\$61,264	\$73,516
92	\$13,397	\$26,618	\$34,513	\$51,329	\$54,719	\$68,520	\$13,401	\$26,952	\$38,474	\$51,591	\$64,488	\$77,384
93	\$14,083	\$27,951	\$36,238	\$53,909	\$57,524	\$71,946	\$14,086	\$28,303	\$40,398	\$54,169	\$67,712	\$81,254
94	\$14,768	\$29,287	\$37,964	\$56,489	\$60,330	\$75,372	\$14,774	\$29,653	\$42,321	\$56,749	\$70,936	\$85,124
95	\$15,456	\$30,621	\$39,689	\$59,067	\$63,134	\$78,798	\$15,459	\$31,004	\$44,245	\$59,329	\$74,161	\$88,992
96	\$16,141	\$31,955	\$41,416	\$61,647	\$65,940	\$82,225	\$16,144	\$32,355	\$46,169	\$61,909	\$77,384	\$92,862
97	\$16,827	\$33,288	\$43,142	\$64,227	\$68,745	\$85,651	\$16,830	\$33,706	\$48,092	\$64,487	\$80,609	\$96,732
98	\$17,512	\$34,622	\$44,868	\$66,807	\$71,551	\$89,077	\$17,517	\$35,056	\$50,015	\$67,067	\$83,834	\$100,600
99	\$18,199	\$35,956	\$46,593	\$69,385	\$74,357	\$92,502	\$18,203	\$36,407	\$51,940	\$69,647	\$87,059	\$104,470
100	\$18,885	\$37,292	\$48,319	\$71,965	\$77,162	\$95,928	\$18,888	\$37,759	\$53,863	\$72,226	\$90,282	\$108,340

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

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Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K	\$75K	\$75K	\$75K	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$371	\$559	\$669	\$772	\$463	\$748	\$930	\$1,094	\$1,239	\$1,337
38	\$371	\$559	\$669	\$772	\$463	\$748	\$930	\$1,094	\$1,239	\$1,337
39	\$371	\$559	\$669	\$772	\$463	\$748	\$930	\$1,094	\$1,239	\$1,337
40	\$371	\$559	\$669	\$772	\$463	\$748	\$930	\$1,094	\$1,239	\$1,337
41	\$371	\$559	\$669	\$772	\$463	\$748	\$930	\$1,094	\$1,239	\$1,337
42	\$371	\$559	\$669	\$772	\$463	\$748	\$930	\$1,094	\$1,239	\$1,337
43	\$377	\$569	\$680	\$785	\$469	\$760	\$946	\$1,113	\$1,261	\$1,359
44	\$383	\$577	\$691	\$797	\$478	\$773	\$961	\$1,131	\$1,281	\$1,381
45	\$390	\$588	\$702	\$810	\$485	\$785	\$976	\$1,148	\$1,302	\$1,405
46	\$395	\$596	\$713	\$824	\$493	\$797	\$993	\$1,167	\$1,322	\$1,427
47	\$402	\$606	\$724	\$836	\$500	\$810	\$1,008	\$1,185	\$1,344	\$1,449
48	\$427	\$640	\$763	\$878	\$527	\$858	\$1,067	\$1,253	\$1,420	\$1,526
49	\$451	\$675	\$802	\$920	\$555	\$905	\$1,124	\$1,322	\$1,498	\$1,606
50	\$476	\$709	\$843	\$961	\$582	\$952	\$1,184	\$1,390	\$1,574	\$1,683
51	\$501	\$743	\$881	\$1,003	\$610	\$1,000	\$1,243	\$1,459	\$1,651	\$1,761
52	\$527	\$778	\$920	\$1,043	\$637	\$1,047	\$1,302	\$1,526	\$1,727	\$1,840
53	\$534	\$787	\$932	\$1,057	\$643	\$1,060	\$1,317	\$1,545	\$1,749	\$1,862
54	\$540	\$797	\$942	\$1,070	\$652	\$1,074	\$1,334	\$1,563	\$1,769	\$1,886
55	\$545	\$807	\$954	\$1,082	\$660	\$1,086	\$1,349	\$1,582	\$1,791	\$1,908
56	\$552	\$815	\$966	\$1,096	\$667	\$1,099	\$1,366	\$1,602	\$1,813	\$1,930
57	\$559	\$826	\$976	\$1,109	\$675	\$1,111	\$1,381	\$1,621	\$1,834	\$1,953
58	\$589	\$870	\$1,027	\$1,162	\$711	\$1,173	\$1,457	\$1,707	\$1,930	\$2,051
59	\$621	\$913	\$1,076	\$1,214	\$746	\$1,236	\$1,533	\$1,793	\$2,028	\$2,151
60	\$652	\$957	\$1,124	\$1,268	\$783	\$1,298	\$1,609	\$1,881	\$2,124	\$2,249
61	\$682	\$1,001	\$1,173	\$1,320	\$819	\$1,361	\$1,685	\$1,967	\$2,222	\$2,349
62	\$713	\$1,045	\$1,224	\$1,374	\$854	\$1,423	\$1,761	\$2,053	\$2,318	\$2,446
63	\$797	\$1,167	\$1,361	\$1,525	\$954	\$1,594	\$1,967	\$2,291	\$2,583	\$2,722
64	\$883	\$1,288	\$1,498	\$1,677	\$1,054	\$1,763	\$2,175	\$2,529	\$2,848	\$2,995
65	\$967	\$1,410	\$1,634	\$1,827	\$1,153	\$1,932	\$2,381	\$2,767	\$3,113	\$3,269
66	\$1,052	\$1,531	\$1,771	\$1,979	\$1,254	\$2,102	\$2,587	\$3,005	\$3,378	\$3,542
67	\$1,136	\$1,653	\$1,908	\$2,129	\$1,354	\$2,271	\$2,794	\$3,243	\$3,644	\$3,817
68	\$1,258	\$1,825	\$2,102	\$2,342	\$1,498	\$2,516	\$3,088	\$3,581	\$4,018	\$4,206
69	\$1,381	\$1,997	\$2,298	\$2,555	\$1,641	\$2,761	\$3,384	\$3,917	\$4,393	\$4,594
70	\$1,503	\$2,170	\$2,492	\$2,767	\$1,786	\$3,004	\$3,679	\$4,253	\$4,768	\$4,982
71	\$1,624	\$2,340	\$2,686	\$2,980	\$1,930	\$3,248	\$3,973	\$4,591	\$5,145	\$5,371
72	\$1,746	\$2,512	\$2,880	\$3,193	\$2,075	\$3,493	\$4,268	\$4,927	\$5,519	\$5,759
73	\$1,965	\$2,821	\$3,228	\$3,578	\$2,332	\$3,931	\$4,793	\$5,528	\$6,188	\$6,458
74	\$2,183	\$3,130	\$3,578	\$3,963	\$2,588	\$4,366	\$5,320	\$6,127	\$6,857	\$7,155
75	\$2,403	\$3,439	\$3,927	\$4,348	\$2,847	\$4,803	\$5,845	\$6,728	\$7,525	\$7,853
76	\$2,620	\$3,747	\$4,275	\$4,733	\$3,103	\$5,241	\$6,370	\$7,329	\$8,194	\$8,552
77	\$2,838	\$4,056	\$4,625	\$5,119	\$3,362	\$5,678	\$6,897	\$7,929	\$8,862	\$9,249
78	\$3,286	\$4,648	\$5,276	\$5,866	\$3,851	\$6,571	\$7,932	\$9,119	\$10,228	\$10,553
79	\$3,731	\$5,241	\$5,926	\$6,613	\$4,343	\$7,463	\$8,965	\$10,308	\$11,594	\$11,854
80	\$4,177	\$5,833	\$6,578	\$7,360	\$4,832	\$8,356	\$10,000	\$11,498	\$12,958	\$13,156
81	\$4,625	\$6,426	\$7,230	\$8,108	\$5,324	\$9,249	\$11,035	\$12,687	\$14,324	\$14,459
82	\$5,070	\$7,019	\$7,881	\$8,856	\$5,815	\$10,142	\$12,069	\$13,877	\$15,690	\$15,761
83	\$5,622	\$7,726	\$8,668	\$9,740	\$6,396	\$11,157	\$13,276	\$15,265	\$17,259	\$17,338
84	\$6,176	\$8,434	\$9,457	\$10,627	\$6,976	\$12,170	\$14,483	\$16,651	\$18,827	\$18,915
85	\$6,728	\$9,141	\$10,245	\$11,512	\$7,559	\$13,185	\$15,690	\$18,039	\$20,398	\$20,490
86	\$7,282	\$9,850	\$11,034	\$12,396	\$8,140	\$14,199	\$16,898	\$19,427	\$21,966	\$22,067
87	\$7,834	\$10,558	\$11,822	\$13,283	\$8,721	\$15,212	\$18,105	\$20,815	\$23,535	\$23,643
88	\$8,388	\$11,265	\$12,609	\$14,167	\$9,303	\$16,227	\$19,310	\$22,202	\$25,103	\$25,220
89	\$8,940	\$11,974	\$13,397	\$15,054	\$9,884	\$17,242	\$20,517	\$23,590	\$26,673	\$26,795
90	\$9,492	\$12,682	\$14,186	\$15,938	\$10,465	\$18,255	\$21,725	\$24,978	\$28,242	\$28,372
91	\$10,046	\$13,389	\$14,974	\$16,825	\$11,047	\$19,270	\$22,932	\$26,366	\$29,810	\$29,947
92	\$10,598	\$14,098	\$15,761	\$17,710	\$11,628	\$20,284	\$24,139	\$27,752	\$31,379	\$31,524
93	\$11,152	\$14,806	\$16,550	\$18,596	\$12,211	\$21,297	\$25,346	\$29,140	\$32,949	\$33,099
94	\$11,704	\$15,513	\$17,338	\$19,481	\$12,791	\$22,312	\$26,552	\$30,528	\$34,518	\$34,676
95	\$12,258	\$16,220	\$18,127	\$20,367	\$13,372	\$23,327	\$27,759	\$31,916	\$36,086	\$36,252
96	\$12,810	\$16,930	\$18,915	\$21,252	\$13,955	\$24,340	\$28,966	\$33,304	\$37,656	\$37,829
97	\$13,364	\$17,637	\$19,702	\$22,138	\$14,535	\$25,355	\$30,173	\$34,692	\$39,225	\$39,406
98	\$13,916	\$18,344	\$20,490	\$23,023	\$15,116	\$26,369	\$31,381	\$36,079	\$40,793	\$40,981
99	\$14,468	\$19,054	\$21,279	\$23,909	\$15,699	\$27,384	\$32,588	\$37,467	\$42,362	\$42,558
100	\$15,022	\$19,761	\$22,067	\$24,794	\$16,280	\$28,397	\$33,795	\$38,853	\$43,932	\$44,133

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

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Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$493	\$893	\$1,155	\$1,368	\$1,550	\$1,707	\$496	\$957	\$1,177	\$1,536	\$1,776	\$2,310
38	\$493	\$893	\$1,155	\$1,368	\$1,550	\$1,707	\$496	\$957	\$1,177	\$1,536	\$1,776	\$2,310
39	\$493	\$893	\$1,155	\$1,368	\$1,550	\$1,707	\$496	\$957	\$1,177	\$1,536	\$1,776	\$2,310
40	\$493	\$893	\$1,155	\$1,368	\$1,550	\$1,707	\$496	\$957	\$1,177	\$1,536	\$1,776	\$2,310
41	\$493	\$893	\$1,155	\$1,368	\$1,550	\$1,707	\$496	\$957	\$1,177	\$1,536	\$1,776	\$2,310
42	\$493	\$893	\$1,155	\$1,368	\$1,550	\$1,707	\$496	\$957	\$1,177	\$1,536	\$1,776	\$2,310
43	\$500	\$908	\$1,173	\$1,391	\$1,575	\$1,736	\$503	\$973	\$1,195	\$1,562	\$1,805	\$2,349
44	\$508	\$924	\$1,194	\$1,413	\$1,602	\$1,764	\$512	\$989	\$1,216	\$1,587	\$1,835	\$2,387
45	\$517	\$939	\$1,212	\$1,437	\$1,628	\$1,791	\$520	\$1,005	\$1,234	\$1,612	\$1,864	\$2,425
46	\$525	\$952	\$1,233	\$1,459	\$1,653	\$1,820	\$528	\$1,021	\$1,254	\$1,638	\$1,894	\$2,463
47	\$534	\$967	\$1,251	\$1,482	\$1,680	\$1,849	\$537	\$1,037	\$1,275	\$1,665	\$1,925	\$2,502
48	\$559	\$1,021	\$1,324	\$1,569	\$1,778	\$1,953	\$562	\$1,087	\$1,347	\$1,756	\$2,028	\$2,647
49	\$586	\$1,076	\$1,396	\$1,656	\$1,876	\$2,056	\$588	\$1,138	\$1,420	\$1,847	\$2,132	\$2,793
50	\$611	\$1,130	\$1,469	\$1,742	\$1,974	\$2,161	\$613	\$1,189	\$1,493	\$1,938	\$2,237	\$2,940
51	\$637	\$1,184	\$1,542	\$1,830	\$2,072	\$2,264	\$638	\$1,239	\$1,565	\$2,031	\$2,340	\$3,085
52	\$662	\$1,236	\$1,616	\$1,916	\$2,170	\$2,369	\$664	\$1,290	\$1,638	\$2,122	\$2,445	\$3,230
53	\$670	\$1,251	\$1,634	\$1,940	\$2,197	\$2,398	\$672	\$1,305	\$1,658	\$2,148	\$2,475	\$3,270
54	\$679	\$1,266	\$1,655	\$1,964	\$2,222	\$2,426	\$680	\$1,322	\$1,678	\$2,175	\$2,506	\$3,309
55	\$687	\$1,281	\$1,675	\$1,987	\$2,249	\$2,457	\$689	\$1,337	\$1,699	\$2,200	\$2,536	\$3,350
56	\$696	\$1,297	\$1,695	\$2,011	\$2,276	\$2,485	\$697	\$1,354	\$1,719	\$2,227	\$2,566	\$3,390
57	\$704	\$1,312	\$1,715	\$2,035	\$2,303	\$2,514	\$706	\$1,369	\$1,739	\$2,252	\$2,595	\$3,429
58	\$738	\$1,383	\$1,810	\$2,148	\$2,430	\$2,647	\$740	\$1,439	\$1,835	\$2,374	\$2,734	\$3,620
59	\$773	\$1,454	\$1,905	\$2,261	\$2,556	\$2,781	\$775	\$1,509	\$1,930	\$2,495	\$2,872	\$3,811
60	\$809	\$1,525	\$2,001	\$2,374	\$2,683	\$2,914	\$810	\$1,579	\$2,026	\$2,617	\$3,010	\$4,000
61	\$844	\$1,596	\$2,095	\$2,487	\$2,808	\$3,048	\$846	\$1,650	\$2,122	\$2,737	\$3,149	\$4,191
62	\$880	\$1,666	\$2,190	\$2,600	\$2,934	\$3,183	\$881	\$1,719	\$2,217	\$2,858	\$3,286	\$4,381
63	\$979	\$1,864	\$2,452	\$2,909	\$3,279	\$3,551	\$981	\$1,918	\$2,480	\$3,194	\$3,669	\$4,903
64	\$1,081	\$2,060	\$2,713	\$3,218	\$3,623	\$3,919	\$1,082	\$2,117	\$2,745	\$3,529	\$4,052	\$5,427
65	\$1,180	\$2,257	\$2,975	\$3,527	\$3,968	\$4,287	\$1,182	\$2,316	\$3,009	\$3,863	\$4,434	\$5,948
66	\$1,281	\$2,453	\$3,235	\$3,836	\$4,312	\$4,657	\$1,283	\$2,516	\$3,272	\$4,199	\$4,817	\$6,472
67	\$1,381	\$2,651	\$3,497	\$4,145	\$4,657	\$5,025	\$1,383	\$2,713	\$3,536	\$4,533	\$5,200	\$6,993
68	\$1,526	\$2,933	\$3,872	\$4,586	\$5,148	\$5,550	\$1,528	\$3,000	\$3,914	\$5,015	\$5,747	\$7,745
69	\$1,672	\$3,216	\$4,246	\$5,028	\$5,639	\$6,077	\$1,673	\$3,287	\$4,292	\$5,494	\$6,294	\$8,494
70	\$1,818	\$3,500	\$4,623	\$5,469	\$6,131	\$6,602	\$1,818	\$3,574	\$4,672	\$5,974	\$6,841	\$9,244
71	\$1,964	\$3,784	\$4,998	\$5,909	\$6,622	\$7,128	\$1,964	\$3,861	\$5,050	\$6,453	\$7,390	\$9,994
72	\$2,109	\$4,067	\$5,372	\$6,350	\$7,115	\$7,654	\$2,109	\$4,148	\$5,428	\$6,934	\$7,937	\$10,743
73	\$2,367	\$4,574	\$6,043	\$7,137	\$7,990	\$8,596	\$2,369	\$4,660	\$6,104	\$7,789	\$8,911	\$12,084
74	\$2,627	\$5,082	\$6,711	\$7,924	\$8,866	\$9,538	\$2,627	\$5,172	\$6,781	\$8,643	\$9,886	\$13,424
75	\$2,885	\$5,589	\$7,382	\$8,710	\$9,742	\$10,480	\$2,887	\$5,685	\$7,456	\$9,499	\$10,860	\$14,763
76	\$3,144	\$6,095	\$8,052	\$9,497	\$10,618	\$11,420	\$3,145	\$6,196	\$8,131	\$10,353	\$11,834	\$16,104
77	\$3,404	\$6,602	\$8,722	\$10,284	\$11,495	\$12,362	\$3,404	\$6,708	\$8,807	\$11,209	\$12,810	\$17,443
78	\$3,953	\$7,675	\$10,105	\$11,785	\$13,218	\$14,221	\$3,954	\$7,797	\$10,198	\$12,937	\$14,763	\$20,210
79	\$4,501	\$8,749	\$11,490	\$13,286	\$14,942	\$16,082	\$4,505	\$8,886	\$11,587	\$14,665	\$16,719	\$22,979
80	\$5,052	\$9,823	\$12,872	\$14,789	\$16,668	\$17,941	\$5,055	\$9,975	\$12,977	\$16,394	\$18,674	\$25,746
81	\$5,600	\$10,897	\$14,257	\$16,290	\$18,392	\$19,800	\$5,605	\$11,064	\$14,367	\$18,123	\$20,629	\$28,514
82	\$6,149	\$11,971	\$15,641	\$17,791	\$20,116	\$21,659	\$6,158	\$12,153	\$15,756	\$19,852	\$22,584	\$31,281
83	\$6,767	\$13,168	\$17,205	\$19,570	\$22,126	\$23,825	\$6,774	\$13,367	\$17,331	\$21,838	\$24,841	\$34,410
84	\$7,383	\$14,365	\$18,768	\$21,348	\$24,139	\$25,991	\$7,390	\$14,583	\$18,907	\$23,823	\$27,101	\$37,538
85	\$8,001	\$15,562	\$20,333	\$23,128	\$26,150	\$28,157	\$8,006	\$15,798	\$20,484	\$25,809	\$29,358	\$40,667
86	\$8,618	\$16,759	\$21,897	\$24,907	\$28,163	\$30,324	\$8,623	\$17,014	\$22,059	\$27,794	\$31,617	\$43,794
87	\$9,236	\$17,956	\$23,460	\$26,687	\$30,173	\$32,490	\$9,239	\$18,230	\$23,634	\$29,778	\$33,876	\$46,922
88	\$9,852	\$19,153	\$25,025	\$28,465	\$32,184	\$34,654	\$9,860	\$19,444	\$25,210	\$31,764	\$36,133	\$50,051
89	\$10,470	\$20,350	\$26,589	\$30,244	\$34,197	\$36,821	\$10,485	\$20,659	\$26,785	\$33,749	\$38,393	\$53,178
90	\$11,086	\$21,547	\$28,154	\$32,024	\$36,208	\$38,987	\$11,118	\$21,875	\$28,362	\$35,735	\$40,650	\$56,306
91	\$11,704	\$22,744	\$29,718	\$33,802	\$38,220	\$41,153	\$11,760	\$23,091	\$29,937	\$37,721	\$42,909	\$59,435
92	\$12,320	\$23,942	\$31,281	\$35,581	\$40,231	\$43,319	\$12,410	\$24,305	\$31,512	\$39,704	\$45,166	\$62,564
93	\$12,938	\$25,139	\$32,846	\$37,361	\$42,242	\$45,485	\$13,068	\$25,520	\$33,088	\$41,690	\$47,425	\$65,691
94	\$13,556	\$26,336	\$34,410	\$39,139	\$44,255	\$47,650	\$13,735	\$26,736	\$34,665	\$43,676	\$49,683	\$68,819
95	\$14,172	\$27,533	\$35,973	\$40,918	\$46,266	\$49,816	\$14,410	\$27,951	\$36,240	\$45,661	\$51,942	\$71,948
96	\$14,790	\$28,730	\$37,538	\$42,698	\$48,278	\$51,982	\$15,094	\$29,167	\$37,815	\$47,647	\$54,201	\$75,076
97	\$15,407	\$29,927	\$39,102	\$44,478	\$50,289	\$54,149	\$15,787	\$30,381	\$39,390	\$49,632	\$56,458	\$78,203
98	\$16,025	\$31,124	\$40,667	\$46,255	\$52,300	\$56,315	\$16,487	\$31,597	\$40,966	\$51,616	\$58,717	\$81,332
99	\$16,641	\$32,321	\$42,230	\$48,035	\$54,312	\$58,481	\$17,196	\$32,812	\$42,543	\$53,602	\$60,975	\$84,461
100	\$17,259	\$33,518	\$43,794	\$49,815	\$56,323	\$60,646	\$17,914	\$34,028	\$44,118	\$55,587	\$63,234	\$87,589

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	Unlimited 100 days \$50	Unlimited 100 days \$100	Unlimited 100 days \$150	Unlimited 100 days \$200	Unlimited 100 days \$250	Unlimited 100 days \$300	\$75K 180 days \$50	\$75K 180 days \$100	\$75K 180 days \$150	\$75K 180 days \$200
37	\$510	\$1,021	\$1,508	\$1,964	\$2,455	\$2,945	\$201	\$285	\$334	\$387
38	\$510	\$1,021	\$1,508	\$1,964	\$2,455	\$2,945	\$201	\$285	\$334	\$387
39	\$510	\$1,021	\$1,508	\$1,964	\$2,455	\$2,945	\$201	\$285	\$334	\$387
40	\$510	\$1,021	\$1,508	\$1,964	\$2,455	\$2,945	\$201	\$285	\$334	\$387
41	\$510	\$1,021	\$1,508	\$1,964	\$2,455	\$2,945	\$201	\$285	\$334	\$387
42	\$510	\$1,021	\$1,508	\$1,964	\$2,455	\$2,945	\$201	\$285	\$334	\$387
43	\$518	\$1,038	\$1,533	\$1,996	\$2,495	\$2,994	\$204	\$290	\$339	\$392
44	\$527	\$1,055	\$1,558	\$2,029	\$2,536	\$3,042	\$208	\$295	\$346	\$398
45	\$537	\$1,072	\$1,582	\$2,062	\$2,576	\$3,091	\$211	\$299	\$351	\$405
46	\$545	\$1,089	\$1,607	\$2,094	\$2,617	\$3,140	\$213	\$304	\$356	\$412
47	\$554	\$1,106	\$1,633	\$2,127	\$2,659	\$3,191	\$216	\$309	\$363	\$419
48	\$577	\$1,153	\$1,705	\$2,225	\$2,781	\$3,338	\$230	\$326	\$382	\$439
49	\$601	\$1,200	\$1,778	\$2,323	\$2,904	\$3,485	\$243	\$344	\$402	\$459
50	\$625	\$1,248	\$1,850	\$2,421	\$3,027	\$3,632	\$257	\$361	\$420	\$481
51	\$648	\$1,295	\$1,925	\$2,519	\$3,149	\$3,780	\$270	\$380	\$441	\$501
52	\$672	\$1,342	\$1,997	\$2,619	\$3,272	\$3,927	\$284	\$397	\$459	\$522
53	\$680	\$1,359	\$2,021	\$2,651	\$3,313	\$3,974	\$287	\$402	\$466	\$528
54	\$689	\$1,376	\$2,046	\$2,683	\$3,353	\$4,023	\$292	\$407	\$471	\$535
55	\$696	\$1,393	\$2,070	\$2,715	\$3,394	\$4,072	\$295	\$412	\$478	\$542
56	\$704	\$1,410	\$2,095	\$2,747	\$3,434	\$4,120	\$299	\$417	\$483	\$547
57	\$713	\$1,425	\$2,121	\$2,779	\$3,475	\$4,169	\$302	\$420	\$488	\$554
58	\$748	\$1,494	\$2,224	\$2,918	\$3,647	\$4,376	\$319	\$444	\$513	\$581
59	\$782	\$1,565	\$2,327	\$3,056	\$3,821	\$4,584	\$334	\$466	\$537	\$608
60	\$817	\$1,634	\$2,431	\$3,194	\$3,995	\$4,793	\$351	\$488	\$562	\$633
61	\$851	\$1,704	\$2,534	\$3,335	\$4,167	\$5,001	\$368	\$512	\$588	\$660
62	\$886	\$1,773	\$2,637	\$3,473	\$4,341	\$5,209	\$385	\$534	\$611	\$687
63	\$986	\$1,974	\$2,938	\$3,870	\$4,837	\$5,805	\$431	\$596	\$680	\$763
64	\$1,087	\$2,175	\$3,238	\$4,268	\$5,335	\$6,402	\$476	\$657	\$748	\$837
65	\$1,187	\$2,376	\$3,539	\$4,667	\$5,833	\$7,000	\$522	\$719	\$817	\$913
66	\$1,288	\$2,576	\$3,839	\$5,064	\$6,330	\$7,596	\$567	\$782	\$886	\$989
67	\$1,388	\$2,777	\$4,140	\$5,462	\$6,828	\$8,194	\$615	\$843	\$954	\$1,065
68	\$1,533	\$3,068	\$4,572	\$6,034	\$7,544	\$9,052	\$680	\$930	\$1,052	\$1,172
69	\$1,678	\$3,358	\$5,006	\$6,607	\$8,260	\$9,911	\$746	\$1,018	\$1,148	\$1,278
70	\$1,825	\$3,649	\$5,440	\$7,179	\$8,974	\$10,770	\$812	\$1,106	\$1,246	\$1,384
71	\$1,970	\$3,939	\$5,872	\$7,751	\$9,690	\$11,628	\$878	\$1,194	\$1,342	\$1,491
72	\$2,116	\$4,229	\$6,306	\$8,324	\$10,406	\$12,487	\$944	\$1,281	\$1,440	\$1,597
73	\$2,374	\$4,746	\$7,076	\$9,340	\$11,675	\$14,010	\$1,060	\$1,439	\$1,614	\$1,790
74	\$2,632	\$5,263	\$7,844	\$10,355	\$12,945	\$15,533	\$1,179	\$1,596	\$1,790	\$1,982
75	\$2,891	\$5,781	\$8,614	\$11,371	\$14,215	\$17,056	\$1,297	\$1,754	\$1,964	\$2,175
76	\$3,149	\$6,298	\$9,384	\$12,386	\$15,483	\$18,579	\$1,415	\$1,911	\$2,138	\$2,367
77	\$3,407	\$6,814	\$10,152	\$13,403	\$16,752	\$20,104	\$1,533	\$2,068	\$2,313	\$2,560
78	\$3,959	\$7,919	\$11,635	\$15,520	\$19,400	\$23,280	\$1,775	\$2,371	\$2,637	\$2,933
79	\$4,510	\$9,023	\$13,117	\$17,637	\$22,047	\$26,456	\$2,014	\$2,673	\$2,963	\$3,306
80	\$5,062	\$10,127	\$14,600	\$19,754	\$24,693	\$29,631	\$2,256	\$2,975	\$3,289	\$3,681
81	\$5,612	\$11,231	\$16,082	\$21,872	\$27,340	\$32,809	\$2,497	\$3,277	\$3,615	\$4,054
82	\$6,164	\$12,335	\$17,564	\$23,990	\$29,988	\$35,985	\$2,739	\$3,579	\$3,941	\$4,427
83	\$6,781	\$13,568	\$19,322	\$26,388	\$32,986	\$39,583	\$3,036	\$3,941	\$4,334	\$4,871
84	\$7,397	\$14,802	\$21,078	\$28,787	\$35,985	\$43,181	\$3,335	\$4,302	\$4,729	\$5,313
85	\$8,013	\$16,035	\$22,834	\$31,186	\$38,983	\$46,780	\$3,633	\$4,662	\$5,123	\$5,756
86	\$8,629	\$17,269	\$24,592	\$33,586	\$41,982	\$50,378	\$3,932	\$5,023	\$5,516	\$6,198
87	\$9,246	\$18,501	\$26,347	\$35,985	\$44,981	\$53,976	\$4,231	\$5,384	\$5,911	\$6,640
88	\$9,870	\$19,736	\$28,103	\$38,384	\$47,979	\$57,576	\$4,528	\$5,746	\$6,304	\$7,085
89	\$10,504	\$20,968	\$29,861	\$40,783	\$50,978	\$61,174	\$4,827	\$6,107	\$6,700	\$7,527
90	\$11,145	\$22,202	\$31,617	\$43,181	\$53,976	\$64,772	\$5,126	\$6,468	\$7,093	\$7,969
91	\$11,795	\$23,437	\$33,373	\$45,580	\$56,975	\$68,370	\$5,425	\$6,828	\$7,486	\$8,412
92	\$12,454	\$24,669	\$35,131	\$47,979	\$59,974	\$71,970	\$5,724	\$7,189	\$7,881	\$8,856
93	\$13,121	\$25,903	\$36,886	\$50,378	\$62,974	\$75,568	\$6,023	\$7,551	\$8,275	\$9,298
94	\$13,796	\$27,136	\$38,642	\$52,778	\$65,973	\$79,166	\$6,320	\$7,912	\$8,668	\$9,740
95	\$14,480	\$28,370	\$40,400	\$55,177	\$68,971	\$82,765	\$6,619	\$8,273	\$9,063	\$10,183
96	\$15,172	\$29,603	\$42,156	\$57,576	\$71,970	\$86,363	\$6,917	\$8,634	\$9,457	\$10,627
97	\$15,873	\$30,837	\$43,912	\$59,974	\$74,968	\$89,961	\$7,216	\$8,994	\$9,852	\$11,069
98	\$16,582	\$32,069	\$45,670	\$62,373	\$77,967	\$93,561	\$7,515	\$9,355	\$10,245	\$11,512
99	\$17,299	\$33,304	\$47,425	\$64,772	\$80,966	\$97,159	\$7,814	\$9,717	\$10,639	\$11,954
100	\$18,025	\$34,538	\$49,181	\$67,171	\$83,964	\$100,757	\$8,111	\$10,078	\$11,034	\$12,398

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$268	\$404	\$483	\$557	\$633	\$669	\$321	\$510	\$623	\$724	\$805	\$871
38	\$268	\$404	\$483	\$557	\$633	\$669	\$321	\$510	\$623	\$724	\$805	\$871
39	\$268	\$404	\$483	\$557	\$633	\$669	\$321	\$510	\$623	\$724	\$805	\$871
40	\$268	\$404	\$483	\$557	\$633	\$669	\$321	\$510	\$623	\$724	\$805	\$871
41	\$268	\$404	\$483	\$557	\$633	\$669	\$321	\$510	\$623	\$724	\$805	\$871
42	\$268	\$404	\$483	\$557	\$633	\$669	\$321	\$510	\$623	\$724	\$805	\$871
43	\$272	\$410	\$491	\$567	\$643	\$680	\$326	\$518	\$635	\$736	\$819	\$885
44	\$277	\$417	\$500	\$576	\$653	\$691	\$331	\$527	\$645	\$750	\$832	\$900
45	\$282	\$424	\$508	\$586	\$664	\$702	\$336	\$535	\$655	\$761	\$846	\$913
46	\$285	\$431	\$517	\$596	\$675	\$713	\$341	\$544	\$665	\$773	\$859	\$929
47	\$290	\$437	\$523	\$604	\$685	\$724	\$346	\$552	\$675	\$785	\$873	\$944
48	\$306	\$463	\$554	\$640	\$724	\$763	\$363	\$582	\$714	\$831	\$924	\$996
49	\$322	\$488	\$586	\$674	\$763	\$802	\$380	\$613	\$755	\$878	\$976	\$1,048
50	\$338	\$515	\$616	\$709	\$802	\$843	\$397	\$643	\$794	\$924	\$1,027	\$1,103
51	\$353	\$540	\$647	\$743	\$843	\$881	\$414	\$674	\$832	\$969	\$1,077	\$1,155
52	\$368	\$566	\$677	\$778	\$881	\$920	\$431	\$704	\$873	\$1,016	\$1,128	\$1,207
53	\$373	\$572	\$685	\$788	\$891	\$932	\$436	\$714	\$883	\$1,028	\$1,141	\$1,222
54	\$378	\$579	\$694	\$797	\$903	\$942	\$441	\$723	\$893	\$1,042	\$1,157	\$1,238
55	\$383	\$586	\$702	\$807	\$913	\$954	\$447	\$731	\$905	\$1,054	\$1,170	\$1,253
56	\$387	\$593	\$711	\$817	\$924	\$966	\$452	\$740	\$915	\$1,065	\$1,184	\$1,268
57	\$392	\$601	\$719	\$826	\$935	\$976	\$458	\$748	\$925	\$1,079	\$1,197	\$1,281
58	\$412	\$635	\$758	\$871	\$984	\$1,027	\$480	\$788	\$978	\$1,138	\$1,263	\$1,351
59	\$434	\$667	\$797	\$915	\$1,033	\$1,076	\$503	\$829	\$1,028	\$1,199	\$1,329	\$1,418
60	\$454	\$701	\$837	\$959	\$1,084	\$1,124	\$525	\$870	\$1,081	\$1,258	\$1,395	\$1,486
61	\$474	\$734	\$876	\$1,003	\$1,133	\$1,173	\$549	\$910	\$1,131	\$1,319	\$1,460	\$1,555
62	\$496	\$768	\$915	\$1,047	\$1,182	\$1,224	\$572	\$951	\$1,184	\$1,378	\$1,526	\$1,623
63	\$554	\$861	\$1,023	\$1,168	\$1,317	\$1,361	\$637	\$1,062	\$1,324	\$1,542	\$1,705	\$1,810
64	\$611	\$952	\$1,131	\$1,290	\$1,452	\$1,498	\$702	\$1,173	\$1,466	\$1,705	\$1,884	\$1,999
65	\$669	\$1,043	\$1,238	\$1,412	\$1,587	\$1,634	\$768	\$1,287	\$1,606	\$1,869	\$2,063	\$2,186
66	\$728	\$1,135	\$1,346	\$1,533	\$1,724	\$1,771	\$832	\$1,398	\$1,747	\$2,033	\$2,242	\$2,374
67	\$785	\$1,226	\$1,452	\$1,655	\$1,859	\$1,908	\$898	\$1,511	\$1,888	\$2,197	\$2,421	\$2,563
68	\$868	\$1,359	\$1,606	\$1,825	\$2,050	\$2,102	\$993	\$1,672	\$2,090	\$2,431	\$2,678	\$2,831
69	\$952	\$1,491	\$1,759	\$1,997	\$2,241	\$2,298	\$1,087	\$1,834	\$2,293	\$2,664	\$2,933	\$3,098
70	\$1,037	\$1,623	\$1,913	\$2,170	\$2,431	\$2,492	\$1,182	\$1,996	\$2,495	\$2,899	\$3,188	\$3,367
71	\$1,119	\$1,754	\$2,067	\$2,340	\$2,624	\$2,686	\$1,276	\$2,156	\$2,698	\$3,132	\$3,444	\$3,635
72	\$1,204	\$1,886	\$2,220	\$2,512	\$2,815	\$2,880	\$1,371	\$2,318	\$2,901	\$3,367	\$3,699	\$3,904
73	\$1,352	\$2,122	\$2,494	\$2,820	\$3,156	\$3,228	\$1,538	\$2,607	\$3,262	\$3,782	\$4,155	\$4,383
74	\$1,501	\$2,359	\$2,766	\$3,125	\$3,497	\$3,578	\$1,707	\$2,896	\$3,625	\$4,199	\$4,611	\$4,864
75	\$1,651	\$2,593	\$3,039	\$3,431	\$3,838	\$3,927	\$1,876	\$3,186	\$3,986	\$4,616	\$5,067	\$5,344
76	\$1,800	\$2,830	\$3,313	\$3,738	\$4,179	\$4,275	\$2,045	\$3,475	\$4,348	\$5,033	\$5,521	\$5,825
77	\$1,948	\$3,066	\$3,586	\$4,044	\$4,520	\$4,625	\$2,212	\$3,763	\$4,709	\$5,450	\$5,977	\$6,304
78	\$2,234	\$3,547	\$4,125	\$4,650	\$5,156	\$5,276	\$2,570	\$4,375	\$5,457	\$6,245	\$6,873	\$7,253
79	\$2,519	\$4,030	\$4,662	\$5,258	\$5,793	\$5,926	\$2,926	\$4,988	\$6,205	\$7,042	\$7,770	\$8,202
80	\$2,803	\$4,513	\$5,200	\$5,864	\$6,429	\$6,578	\$3,284	\$5,599	\$6,951	\$7,838	\$8,667	\$9,149
81	\$3,088	\$4,994	\$5,739	\$6,470	\$7,066	\$7,230	\$3,640	\$6,212	\$7,699	\$8,633	\$9,563	\$10,098
82	\$3,372	\$5,477	\$6,276	\$7,078	\$7,702	\$7,881	\$3,996	\$6,823	\$8,445	\$9,430	\$10,460	\$11,046
83	\$3,709	\$6,024	\$6,904	\$7,785	\$8,474	\$8,668	\$4,398	\$7,505	\$9,291	\$10,372	\$11,506	\$12,151
84	\$4,047	\$6,571	\$7,532	\$8,493	\$9,244	\$9,457	\$4,800	\$8,187	\$10,135	\$11,316	\$12,552	\$13,256
85	\$4,383	\$7,120	\$8,158	\$9,200	\$10,014	\$10,245	\$5,200	\$8,871	\$10,980	\$12,258	\$13,598	\$14,360
86	\$4,721	\$7,667	\$8,786	\$9,908	\$10,784	\$11,034	\$5,602	\$9,553	\$11,824	\$13,200	\$14,643	\$15,464
87	\$5,058	\$8,216	\$9,415	\$10,615	\$11,555	\$11,822	\$6,002	\$10,235	\$12,670	\$14,144	\$15,690	\$16,570
88	\$5,396	\$8,763	\$10,041	\$11,322	\$12,325	\$12,609	\$6,404	\$10,917	\$13,514	\$15,086	\$16,735	\$17,674
89	\$5,732	\$9,310	\$10,669	\$12,032	\$13,095	\$13,397	\$6,806	\$11,599	\$14,358	\$16,030	\$17,782	\$18,778
90	\$6,070	\$9,859	\$11,297	\$12,739	\$13,865	\$14,186	\$7,206	\$12,281	\$15,202	\$16,972	\$18,829	\$19,883
91	\$6,407	\$10,406	\$11,925	\$13,446	\$14,637	\$14,974	\$7,608	\$12,964	\$16,048	\$17,916	\$19,874	\$20,989
92	\$6,745	\$10,953	\$12,552	\$14,154	\$15,407	\$15,761	\$8,008	\$13,646	\$16,892	\$18,858	\$20,921	\$22,093
93	\$7,081	\$11,501	\$13,180	\$14,861	\$16,177	\$16,550	\$8,410	\$14,329	\$17,737	\$19,802	\$21,966	\$23,197
94	\$7,419	\$12,048	\$13,808	\$15,569	\$16,946	\$17,338	\$8,812	\$15,012	\$18,581	\$20,744	\$23,013	\$24,301
95	\$7,757	\$12,597	\$14,434	\$16,278	\$17,716	\$18,127	\$9,212	\$15,694	\$19,425	\$21,687	\$24,058	\$25,407
96	\$8,093	\$13,144	\$15,062	\$16,985	\$18,488	\$18,915	\$9,614	\$16,376	\$20,271	\$22,630	\$25,105	\$26,511
97	\$8,430	\$13,691	\$15,690	\$17,693	\$19,258	\$19,702	\$10,014	\$17,058	\$21,115	\$23,573	\$26,150	\$27,615
98	\$8,768	\$14,240	\$16,318	\$18,400	\$20,028	\$20,490	\$10,416	\$17,740	\$21,959	\$24,516	\$27,197	\$28,720
99	\$9,106	\$14,787	\$16,945	\$19,108	\$20,798	\$21,279	\$10,818	\$18,422	\$22,804	\$25,458	\$28,242	\$29,826
100	\$9,442	\$15,334	\$17,573	\$19,815	\$21,569	\$22,067	\$11,218	\$19,104	\$23,649	\$26,402	\$29,289	\$30,930

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$397	\$623	\$694	\$876	\$978	\$1,248	\$409	\$817	\$1,206	\$1,570	\$1,964	\$2,355
38	\$397	\$623	\$694	\$876	\$978	\$1,248	\$409	\$817	\$1,206	\$1,570	\$1,964	\$2,355
39	\$397	\$623	\$694	\$876	\$978	\$1,248	\$409	\$817	\$1,206	\$1,570	\$1,964	\$2,355
40	\$397	\$623	\$694	\$876	\$978	\$1,248	\$409	\$817	\$1,206	\$1,570	\$1,964	\$2,355
41	\$397	\$623	\$694	\$876	\$978	\$1,248	\$409	\$817	\$1,206	\$1,570	\$1,964	\$2,355
42	\$397	\$623	\$694	\$876	\$978	\$1,248	\$409	\$817	\$1,206	\$1,570	\$1,964	\$2,355
43	\$404	\$633	\$706	\$890	\$993	\$1,268	\$415	\$831	\$1,226	\$1,597	\$1,996	\$2,396
44	\$410	\$643	\$718	\$905	\$1,010	\$1,288	\$422	\$844	\$1,246	\$1,623	\$2,029	\$2,435
45	\$417	\$653	\$728	\$918	\$1,025	\$1,310	\$429	\$858	\$1,266	\$1,650	\$2,062	\$2,474
46	\$422	\$664	\$740	\$934	\$1,042	\$1,330	\$436	\$871	\$1,287	\$1,675	\$2,094	\$2,512
47	\$429	\$674	\$751	\$949	\$1,059	\$1,351	\$442	\$885	\$1,307	\$1,702	\$2,127	\$2,553
48	\$449	\$707	\$795	\$1,001	\$1,116	\$1,430	\$461	\$924	\$1,364	\$1,780	\$2,225	\$2,669
49	\$471	\$740	\$837	\$1,054	\$1,173	\$1,508	\$481	\$961	\$1,423	\$1,859	\$2,323	\$2,788
50	\$491	\$773	\$881	\$1,106	\$1,231	\$1,587	\$500	\$998	\$1,481	\$1,937	\$2,421	\$2,906
51	\$512	\$805	\$924	\$1,158	\$1,288	\$1,666	\$518	\$1,037	\$1,540	\$2,016	\$2,519	\$3,024
52	\$532	\$839	\$966	\$1,209	\$1,344	\$1,744	\$537	\$1,074	\$1,597	\$2,094	\$2,619	\$3,142
53	\$539	\$849	\$978	\$1,224	\$1,361	\$1,766	\$544	\$1,087	\$1,617	\$2,121	\$2,651	\$3,181
54	\$544	\$859	\$991	\$1,239	\$1,378	\$1,788	\$550	\$1,101	\$1,636	\$2,146	\$2,683	\$3,220
55	\$550	\$870	\$1,003	\$1,254	\$1,395	\$1,808	\$557	\$1,114	\$1,656	\$2,171	\$2,715	\$3,257
56	\$557	\$880	\$1,015	\$1,270	\$1,412	\$1,830	\$564	\$1,128	\$1,677	\$2,198	\$2,747	\$3,296
57	\$564	\$890	\$1,027	\$1,285	\$1,428	\$1,852	\$571	\$1,141	\$1,695	\$2,224	\$2,779	\$3,335
58	\$593	\$935	\$1,082	\$1,354	\$1,504	\$1,955	\$598	\$1,195	\$1,780	\$2,335	\$2,918	\$3,502
59	\$620	\$981	\$1,140	\$1,422	\$1,580	\$2,058	\$626	\$1,251	\$1,862	\$2,445	\$3,056	\$3,667
60	\$648	\$1,027	\$1,195	\$1,491	\$1,656	\$2,159	\$653	\$1,307	\$1,945	\$2,556	\$3,194	\$3,834
61	\$677	\$1,072	\$1,251	\$1,560	\$1,732	\$2,262	\$680	\$1,363	\$2,028	\$2,668	\$3,335	\$4,000
62	\$704	\$1,118	\$1,309	\$1,629	\$1,808	\$2,365	\$709	\$1,418	\$2,111	\$2,777	\$3,473	\$4,167
63	\$785	\$1,246	\$1,464	\$1,820	\$2,018	\$2,647	\$788	\$1,579	\$2,350	\$3,097	\$3,870	\$4,645
64	\$864	\$1,376	\$1,619	\$2,011	\$2,229	\$2,929	\$870	\$1,739	\$2,590	\$3,414	\$4,268	\$5,123
65	\$946	\$1,506	\$1,775	\$2,202	\$2,438	\$3,213	\$949	\$1,901	\$2,831	\$3,733	\$4,667	\$5,600
66	\$1,027	\$1,634	\$1,930	\$2,394	\$2,649	\$3,495	\$1,030	\$2,062	\$3,071	\$4,052	\$5,064	\$6,077
67	\$1,106	\$1,764	\$2,085	\$2,585	\$2,860	\$3,777	\$1,111	\$2,222	\$3,311	\$4,370	\$5,462	\$6,554
68	\$1,222	\$1,950	\$2,310	\$2,858	\$3,161	\$4,182	\$1,227	\$2,455	\$3,659	\$4,827	\$6,034	\$7,242
69	\$1,339	\$2,138	\$2,533	\$3,132	\$3,461	\$4,587	\$1,344	\$2,686	\$4,005	\$5,286	\$6,607	\$7,929
70	\$1,455	\$2,323	\$2,755	\$3,406	\$3,763	\$4,993	\$1,459	\$2,919	\$4,351	\$5,744	\$7,179	\$8,616
71	\$1,572	\$2,511	\$2,980	\$3,679	\$4,064	\$5,396	\$1,575	\$3,151	\$4,699	\$6,201	\$7,751	\$9,303
72	\$1,688	\$2,696	\$3,203	\$3,953	\$4,366	\$5,801	\$1,692	\$3,384	\$5,045	\$6,659	\$8,324	\$9,990
73	\$1,894	\$3,029	\$3,601	\$4,439	\$4,901	\$6,526	\$1,899	\$3,797	\$5,660	\$7,473	\$9,340	\$11,208
74	\$2,102	\$3,362	\$4,000	\$4,927	\$5,437	\$7,248	\$2,105	\$4,211	\$6,276	\$8,285	\$10,355	\$12,427
75	\$2,310	\$3,694	\$4,398	\$5,415	\$5,974	\$7,973	\$2,313	\$4,625	\$6,892	\$9,097	\$11,371	\$13,646
76	\$2,516	\$4,029	\$4,798	\$5,901	\$6,509	\$8,695	\$2,519	\$5,038	\$7,507	\$9,909	\$12,386	\$14,865
77	\$2,723	\$4,361	\$5,197	\$6,389	\$7,046	\$9,420	\$2,725	\$5,452	\$8,123	\$10,721	\$13,403	\$16,082
78	\$3,164	\$5,069	\$6,016	\$7,375	\$8,120	\$10,914	\$3,167	\$6,335	\$9,308	\$12,416	\$15,520	\$18,623
79	\$3,605	\$5,776	\$6,836	\$8,359	\$9,195	\$12,408	\$3,608	\$7,218	\$10,495	\$14,110	\$17,637	\$21,164
80	\$4,045	\$6,483	\$7,657	\$9,345	\$10,271	\$13,902	\$4,049	\$8,101	\$11,680	\$15,803	\$19,754	\$23,705
81	\$4,484	\$7,191	\$8,476	\$10,331	\$11,346	\$15,398	\$4,489	\$8,984	\$12,866	\$17,499	\$21,872	\$26,246
82	\$4,925	\$7,900	\$9,296	\$11,316	\$12,422	\$16,892	\$4,932	\$9,867	\$14,053	\$19,192	\$23,990	\$28,787
83	\$5,418	\$8,689	\$10,225	\$12,447	\$13,663	\$18,581	\$5,425	\$10,855	\$15,457	\$21,112	\$26,388	\$31,666
84	\$5,911	\$9,479	\$11,155	\$13,580	\$14,905	\$20,271	\$5,918	\$11,841	\$16,862	\$23,030	\$28,787	\$34,545
85	\$6,404	\$10,269	\$12,086	\$14,711	\$16,148	\$21,959	\$6,411	\$12,828	\$18,267	\$24,949	\$31,186	\$37,423
86	\$6,899	\$11,059	\$13,014	\$15,842	\$17,389	\$23,649	\$6,904	\$13,814	\$19,673	\$26,869	\$33,586	\$40,302
87	\$7,392	\$11,849	\$13,944	\$16,973	\$18,631	\$25,338	\$7,397	\$14,802	\$21,078	\$28,787	\$35,985	\$43,181
88	\$7,885	\$12,639	\$14,873	\$18,106	\$19,874	\$27,028	\$7,890	\$15,788	\$22,483	\$30,707	\$38,384	\$46,060
89	\$8,378	\$13,428	\$15,803	\$19,238	\$21,115	\$28,716	\$8,383	\$16,776	\$23,889	\$32,627	\$40,783	\$48,940
90	\$8,871	\$14,218	\$16,734	\$20,369	\$22,358	\$30,406	\$8,876	\$17,762	\$25,294	\$34,545	\$43,181	\$51,819
91	\$9,364	\$15,008	\$17,662	\$21,500	\$23,600	\$32,095	\$9,369	\$18,748	\$26,699	\$36,464	\$45,580	\$54,697
92	\$9,857	\$15,798	\$18,593	\$22,631	\$24,841	\$33,785	\$9,862	\$19,736	\$28,103	\$38,384	\$47,979	\$57,576
93	\$10,350	\$16,589	\$19,521	\$23,764	\$26,084	\$35,473	\$10,357	\$20,722	\$29,510	\$40,302	\$50,378	\$60,455
94	\$10,843	\$17,379	\$20,452	\$24,895	\$27,327	\$37,162	\$10,850	\$21,709	\$30,915	\$42,222	\$52,778	\$63,334
95	\$11,336	\$18,169	\$21,382	\$26,027	\$28,568	\$38,852	\$11,343	\$22,695	\$32,319	\$44,142	\$55,177	\$66,212
96	\$11,829	\$18,957	\$22,311	\$27,158	\$29,810	\$40,540	\$11,836	\$23,683	\$33,724	\$46,060	\$57,576	\$69,091
97	\$12,322	\$19,748	\$23,241	\$28,289	\$31,053	\$42,230	\$12,329	\$24,669	\$35,131	\$47,979	\$59,974	\$71,970
98	\$12,815	\$20,538	\$24,169	\$29,422	\$32,294	\$43,919	\$12,822	\$25,657	\$36,535	\$49,899	\$62,373	\$74,848
99	\$13,308	\$21,328	\$25,100	\$30,553	\$33,537	\$45,609	\$13,315	\$26,643	\$37,940	\$51,819	\$64,772	\$77,727
100	\$13,803	\$22,118	\$26,030	\$31,685	\$34,779	\$47,297	\$13,808	\$27,629	\$39,345	\$53,737	\$67,171	\$80,606

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 • Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 0 days \$50	\$75K 0 days \$100	\$75K 0 days \$150	\$75K 0 days \$200	\$150k 0 days \$50	\$150k 0 days \$100	\$150k 0 days \$150	\$150k 0 days \$200	\$150k 0 days \$250	\$150k 0 days \$300
37	\$666	\$1,003	\$1,195	\$1,378	\$831	\$1,340	\$1,659	\$1,950	\$2,170	\$2,388
38	\$666	\$1,003	\$1,195	\$1,378	\$831	\$1,340	\$1,659	\$1,950	\$2,170	\$2,388
39	\$666	\$1,003	\$1,195	\$1,378	\$831	\$1,340	\$1,659	\$1,950	\$2,170	\$2,388
40	\$666	\$1,003	\$1,195	\$1,378	\$831	\$1,340	\$1,659	\$1,950	\$2,170	\$2,388
41	\$666	\$1,003	\$1,195	\$1,378	\$831	\$1,340	\$1,659	\$1,950	\$2,170	\$2,388
42	\$666	\$1,003	\$1,195	\$1,378	\$831	\$1,340	\$1,659	\$1,950	\$2,170	\$2,388
43	\$676	\$1,021	\$1,213	\$1,401	\$843	\$1,363	\$1,687	\$1,983	\$2,206	\$2,429
44	\$689	\$1,036	\$1,233	\$1,423	\$859	\$1,385	\$1,715	\$2,016	\$2,241	\$2,469
45	\$699	\$1,054	\$1,254	\$1,446	\$871	\$1,408	\$1,742	\$2,049	\$2,279	\$2,507
46	\$709	\$1,069	\$1,274	\$1,469	\$884	\$1,428	\$1,770	\$2,082	\$2,315	\$2,548
47	\$722	\$1,086	\$1,294	\$1,492	\$899	\$1,451	\$1,798	\$2,115	\$2,350	\$2,588
48	\$765	\$1,147	\$1,363	\$1,565	\$947	\$1,537	\$1,902	\$2,236	\$2,482	\$2,728
49	\$808	\$1,208	\$1,433	\$1,641	\$993	\$1,621	\$2,008	\$2,358	\$2,611	\$2,867
50	\$853	\$1,269	\$1,502	\$1,715	\$1,041	\$1,704	\$2,115	\$2,479	\$2,743	\$3,006
51	\$897	\$1,330	\$1,573	\$1,788	\$1,089	\$1,788	\$2,219	\$2,604	\$2,875	\$3,145
52	\$940	\$1,388	\$1,641	\$1,864	\$1,137	\$1,872	\$2,325	\$2,725	\$3,004	\$3,282
53	\$952	\$1,406	\$1,661	\$1,887	\$1,150	\$1,894	\$2,353	\$2,758	\$3,042	\$3,323
54	\$965	\$1,423	\$1,682	\$1,910	\$1,165	\$1,920	\$2,383	\$2,791	\$3,077	\$3,363
55	\$975	\$1,441	\$1,702	\$1,932	\$1,178	\$1,943	\$2,411	\$2,826	\$3,115	\$3,404
56	\$988	\$1,456	\$1,722	\$1,955	\$1,193	\$1,965	\$2,439	\$2,859	\$3,153	\$3,444
57	\$998	\$1,474	\$1,742	\$1,978	\$1,206	\$1,988	\$2,469	\$2,892	\$3,189	\$3,485
58	\$1,054	\$1,552	\$1,831	\$2,074	\$1,269	\$2,100	\$2,604	\$3,047	\$3,356	\$3,662
59	\$1,107	\$1,631	\$1,920	\$2,168	\$1,335	\$2,208	\$2,738	\$3,201	\$3,520	\$3,839
60	\$1,162	\$1,712	\$2,008	\$2,262	\$1,398	\$2,320	\$2,875	\$3,358	\$3,687	\$4,017
61	\$1,218	\$1,791	\$2,097	\$2,358	\$1,461	\$2,429	\$3,009	\$3,513	\$3,855	\$4,194
62	\$1,271	\$1,869	\$2,186	\$2,452	\$1,525	\$2,540	\$3,143	\$3,667	\$4,019	\$4,371
63	\$1,423	\$2,084	\$2,431	\$2,723	\$1,702	\$2,844	\$3,513	\$4,093	\$4,478	\$4,863
64	\$1,575	\$2,302	\$2,674	\$2,991	\$1,882	\$3,148	\$3,882	\$4,518	\$4,934	\$5,351
65	\$1,727	\$2,517	\$2,920	\$3,262	\$2,059	\$3,449	\$4,252	\$4,941	\$5,392	\$5,840
66	\$1,879	\$2,735	\$3,166	\$3,533	\$2,239	\$3,753	\$4,622	\$5,367	\$5,848	\$6,329
67	\$2,031	\$2,950	\$3,409	\$3,801	\$2,416	\$4,057	\$4,989	\$5,792	\$6,306	\$6,820
68	\$2,249	\$3,259	\$3,756	\$4,181	\$2,674	\$4,493	\$5,516	\$6,392	\$6,952	\$7,512
69	\$2,467	\$3,566	\$4,103	\$4,561	\$2,933	\$4,928	\$6,043	\$6,995	\$7,600	\$8,206
70	\$2,685	\$3,872	\$4,450	\$4,941	\$3,189	\$5,367	\$6,570	\$7,595	\$8,246	\$8,897
71	\$2,902	\$4,181	\$4,794	\$5,321	\$3,447	\$5,802	\$7,096	\$8,195	\$8,892	\$9,591
72	\$3,120	\$4,488	\$5,141	\$5,701	\$3,705	\$6,238	\$7,623	\$8,796	\$9,540	\$10,285
73	\$3,510	\$5,040	\$5,764	\$6,390	\$4,164	\$7,018	\$8,560	\$9,870	\$10,700	\$11,531
74	\$3,900	\$5,589	\$6,390	\$7,076	\$4,622	\$7,798	\$9,500	\$10,941	\$11,860	\$12,777
75	\$4,290	\$6,142	\$7,013	\$7,765	\$5,083	\$8,578	\$10,439	\$12,015	\$13,020	\$14,026
76	\$4,680	\$6,694	\$7,636	\$8,451	\$5,541	\$9,358	\$11,376	\$13,086	\$14,180	\$15,272
77	\$5,070	\$7,243	\$8,259	\$9,140	\$6,000	\$10,138	\$12,316	\$14,160	\$15,340	\$16,518
78	\$5,866	\$8,302	\$9,421	\$10,576	\$6,975	\$11,734	\$14,162	\$16,383	\$17,614	\$18,845
79	\$6,663	\$9,360	\$10,584	\$12,012	\$7,950	\$13,327	\$16,011	\$18,610	\$19,889	\$21,170
80	\$7,459	\$10,417	\$11,746	\$13,451	\$8,925	\$14,922	\$17,857	\$20,836	\$22,165	\$23,495
81	\$8,256	\$11,475	\$12,909	\$14,887	\$9,900	\$16,515	\$19,704	\$23,062	\$24,440	\$25,820
82	\$9,054	\$12,531	\$14,071	\$16,323	\$10,872	\$18,111	\$21,552	\$25,288	\$26,716	\$28,145
83	\$10,039	\$13,795	\$15,479	\$17,956	\$12,060	\$19,937	\$23,900	\$28,043	\$29,411	\$30,959
84	\$11,027	\$15,061	\$16,887	\$19,590	\$13,245	\$21,763	\$26,250	\$30,801	\$32,106	\$33,775
85	\$12,015	\$16,325	\$18,296	\$21,221	\$14,431	\$23,591	\$28,601	\$33,557	\$34,803	\$36,588
86	\$13,002	\$17,589	\$19,701	\$22,854	\$15,616	\$25,417	\$30,948	\$36,315	\$37,498	\$39,405
87	\$13,988	\$18,853	\$21,109	\$24,488	\$16,801	\$27,246	\$33,299	\$39,070	\$40,192	\$42,218
88	\$14,975	\$20,119	\$22,517	\$26,121	\$17,987	\$29,072	\$35,649	\$41,828	\$42,887	\$45,035
89	\$15,963	\$21,383	\$23,925	\$27,752	\$19,172	\$30,900	\$37,999	\$44,584	\$45,584	\$47,848
90	\$16,948	\$22,647	\$25,331	\$29,386	\$20,357	\$32,726	\$40,347	\$47,342	\$48,279	\$50,665
91	\$17,936	\$23,910	\$26,739	\$31,019	\$21,542	\$34,555	\$42,697	\$50,097	\$50,974	\$53,478
92	\$18,924	\$25,174	\$28,147	\$32,653	\$22,728	\$36,381	\$45,047	\$52,855	\$53,671	\$56,295
93	\$19,911	\$26,440	\$29,555	\$34,284	\$23,913	\$38,207	\$47,395	\$55,611	\$56,366	\$59,108
94	\$20,896	\$27,704	\$30,961	\$35,917	\$25,098	\$40,035	\$49,745	\$58,369	\$59,060	\$61,925
95	\$21,884	\$28,968	\$32,369	\$37,551	\$26,283	\$41,861	\$52,096	\$61,124	\$61,755	\$64,738
96	\$22,872	\$30,232	\$33,777	\$39,182	\$27,469	\$43,690	\$54,443	\$63,882	\$64,452	\$67,555
97	\$23,857	\$31,498	\$35,185	\$40,815	\$28,654	\$45,516	\$56,794	\$66,638	\$67,147	\$70,368
98	\$24,845	\$32,762	\$36,591	\$42,449	\$29,839	\$47,344	\$59,144	\$69,396	\$69,842	\$73,185
99	\$25,833	\$34,025	\$37,999	\$44,082	\$31,027	\$49,170	\$61,494	\$72,151	\$72,539	\$75,998
100	\$26,820	\$35,289	\$39,407	\$45,713	\$32,212	\$50,999	\$63,842	\$74,909	\$75,233	\$78,815

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300
37	\$884	\$1,596	\$2,062	\$2,444	\$2,766	\$3,156	\$899	\$1,710	\$2,100	\$3,191	\$3,611	\$4,121
38	\$884	\$1,596	\$2,062	\$2,444	\$2,766	\$3,156	\$899	\$1,710	\$2,100	\$3,191	\$3,611	\$4,121
39	\$884	\$1,596	\$2,062	\$2,444	\$2,766	\$3,156	\$899	\$1,710	\$2,100	\$3,191	\$3,611	\$4,121
40	\$884	\$1,596	\$2,062	\$2,444	\$2,766	\$3,156	\$899	\$1,710	\$2,100	\$3,191	\$3,611	\$4,121
41	\$884	\$1,596	\$2,062	\$2,444	\$2,766	\$3,156	\$899	\$1,710	\$2,100	\$3,191	\$3,611	\$4,121
42	\$884	\$1,596	\$2,062	\$2,444	\$2,766	\$3,156	\$899	\$1,710	\$2,100	\$3,191	\$3,611	\$4,121
43	\$899	\$1,623	\$2,094	\$2,484	\$2,811	\$3,209	\$914	\$1,737	\$2,132	\$3,244	\$3,672	\$4,189
44	\$914	\$1,649	\$2,130	\$2,525	\$2,857	\$3,259	\$927	\$1,768	\$2,168	\$3,297	\$3,733	\$4,257
45	\$929	\$1,677	\$2,163	\$2,566	\$2,905	\$3,313	\$942	\$1,796	\$2,203	\$3,351	\$3,791	\$4,328
46	\$942	\$1,702	\$2,198	\$2,606	\$2,950	\$3,366	\$957	\$1,823	\$2,239	\$3,404	\$3,852	\$4,397
47	\$957	\$1,730	\$2,231	\$2,647	\$2,996	\$3,419	\$973	\$1,851	\$2,274	\$3,457	\$3,913	\$4,465
48	\$1,003	\$1,823	\$2,363	\$2,804	\$3,171	\$3,629	\$1,016	\$1,943	\$2,403	\$3,649	\$4,131	\$4,726
49	\$1,048	\$1,920	\$2,492	\$2,958	\$3,348	\$3,839	\$1,061	\$2,034	\$2,535	\$3,842	\$4,348	\$4,987
50	\$1,094	\$2,016	\$2,624	\$3,115	\$3,523	\$4,050	\$1,104	\$2,125	\$2,664	\$4,034	\$4,564	\$5,248
51	\$1,140	\$2,112	\$2,753	\$3,270	\$3,700	\$4,260	\$1,147	\$2,213	\$2,793	\$4,227	\$4,782	\$5,508
52	\$1,185	\$2,208	\$2,885	\$3,427	\$3,875	\$4,470	\$1,190	\$2,305	\$2,925	\$4,419	\$4,999	\$5,769
53	\$1,200	\$2,236	\$2,920	\$3,467	\$3,923	\$4,526	\$1,206	\$2,333	\$2,961	\$4,475	\$5,060	\$5,840
54	\$1,213	\$2,264	\$2,956	\$3,510	\$3,971	\$4,581	\$1,221	\$2,363	\$2,996	\$4,528	\$5,123	\$5,911
55	\$1,228	\$2,292	\$2,991	\$3,553	\$4,019	\$4,637	\$1,236	\$2,391	\$3,034	\$4,584	\$5,184	\$5,982
56	\$1,244	\$2,320	\$3,026	\$3,594	\$4,067	\$4,690	\$1,251	\$2,419	\$3,070	\$4,637	\$5,245	\$6,053
57	\$1,259	\$2,345	\$3,062	\$3,637	\$4,113	\$4,746	\$1,264	\$2,446	\$3,105	\$4,693	\$5,308	\$6,124
58	\$1,319	\$2,472	\$3,232	\$3,837	\$4,338	\$5,017	\$1,327	\$2,571	\$3,275	\$4,944	\$5,589	\$6,463
59	\$1,383	\$2,598	\$3,401	\$4,039	\$4,564	\$5,288	\$1,388	\$2,697	\$3,447	\$5,194	\$5,871	\$6,803
60	\$1,444	\$2,723	\$3,571	\$4,240	\$4,789	\$5,559	\$1,451	\$2,821	\$3,617	\$5,448	\$6,154	\$7,142
61	\$1,507	\$2,849	\$3,741	\$4,440	\$5,015	\$5,830	\$1,514	\$2,945	\$3,786	\$5,698	\$6,435	\$7,481
62	\$1,568	\$2,976	\$3,910	\$4,642	\$5,240	\$6,099	\$1,575	\$3,070	\$3,958	\$5,952	\$6,716	\$7,821
63	\$1,747	\$3,328	\$4,376	\$5,194	\$5,855	\$6,833	\$1,755	\$3,424	\$4,430	\$6,653	\$7,502	\$8,753
64	\$1,927	\$3,677	\$4,845	\$5,746	\$6,471	\$7,567	\$1,935	\$3,781	\$4,901	\$7,357	\$8,284	\$9,687
65	\$2,107	\$4,029	\$5,311	\$6,299	\$7,086	\$8,302	\$2,115	\$4,136	\$5,372	\$8,059	\$9,067	\$10,622
66	\$2,287	\$4,381	\$5,779	\$6,851	\$7,702	\$9,036	\$2,295	\$4,490	\$5,843	\$8,760	\$9,849	\$11,556
67	\$2,467	\$4,731	\$6,245	\$7,403	\$8,317	\$9,771	\$2,474	\$4,845	\$6,314	\$9,464	\$10,632	\$12,491
68	\$2,728	\$5,237	\$6,914	\$8,190	\$9,193	\$10,812	\$2,733	\$5,359	\$6,990	\$10,477	\$11,761	\$13,831
69	\$2,986	\$5,744	\$7,585	\$8,978	\$10,072	\$11,853	\$2,994	\$5,871	\$7,666	\$11,490	\$12,888	\$15,168
70	\$3,247	\$6,250	\$8,254	\$9,766	\$10,948	\$12,893	\$3,252	\$6,382	\$8,342	\$12,503	\$14,018	\$16,507
71	\$3,508	\$6,757	\$8,922	\$10,553	\$11,825	\$13,934	\$3,513	\$6,896	\$9,016	\$13,514	\$15,145	\$17,847
72	\$3,766	\$7,263	\$9,593	\$11,341	\$12,704	\$14,978	\$3,771	\$7,408	\$9,692	\$14,527	\$16,274	\$19,187
73	\$4,229	\$8,170	\$10,789	\$12,744	\$14,269	\$16,832	\$4,235	\$8,322	\$10,900	\$16,338	\$18,290	\$21,578
74	\$4,690	\$9,074	\$11,984	\$14,150	\$15,834	\$18,688	\$4,695	\$9,236	\$12,106	\$18,149	\$20,309	\$23,971
75	\$5,154	\$9,981	\$13,182	\$15,555	\$17,396	\$20,544	\$5,156	\$10,151	\$13,314	\$19,959	\$22,325	\$26,362
76	\$5,615	\$10,885	\$14,378	\$16,958	\$18,962	\$22,401	\$5,620	\$11,065	\$14,519	\$21,770	\$24,341	\$28,755
77	\$6,078	\$11,792	\$15,573	\$18,364	\$20,527	\$24,257	\$6,081	\$11,979	\$15,727	\$23,581	\$26,359	\$31,148
78	\$7,058	\$13,706	\$18,045	\$21,046	\$23,606	\$28,104	\$7,063	\$13,904	\$18,209	\$27,025	\$30,313	\$36,090
79	\$8,038	\$15,624	\$20,517	\$23,725	\$26,683	\$31,954	\$8,049	\$15,826	\$20,691	\$30,467	\$34,266	\$41,031
80	\$9,019	\$17,541	\$22,986	\$26,407	\$29,763	\$35,803	\$9,031	\$17,751	\$23,171	\$33,909	\$38,217	\$45,974
81	\$9,999	\$19,458	\$25,458	\$29,089	\$32,840	\$39,650	\$10,014	\$19,676	\$25,653	\$37,353	\$42,170	\$50,915
82	\$10,979	\$21,375	\$27,930	\$31,769	\$35,920	\$43,500	\$10,997	\$21,598	\$28,135	\$40,795	\$46,124	\$55,859
83	\$12,177	\$23,533	\$30,723	\$34,947	\$39,835	\$47,851	\$12,197	\$23,801	\$30,948	\$44,875	\$51,153	\$61,443
84	\$13,375	\$25,688	\$33,514	\$38,123	\$43,751	\$52,199	\$13,395	\$26,005	\$33,762	\$48,955	\$56,181	\$67,030
85	\$14,570	\$27,846	\$36,307	\$41,302	\$47,666	\$56,550	\$14,595	\$28,206	\$36,576	\$53,035	\$61,208	\$72,615
86	\$15,768	\$30,001	\$39,101	\$44,478	\$51,581	\$60,899	\$15,793	\$30,409	\$39,390	\$57,115	\$66,238	\$78,202
87	\$16,966	\$32,159	\$41,894	\$47,656	\$55,499	\$65,250	\$16,994	\$32,610	\$42,203	\$61,193	\$71,265	\$83,789
88	\$18,161	\$34,314	\$44,688	\$50,832	\$59,415	\$69,601	\$18,194	\$34,813	\$45,017	\$65,273	\$76,295	\$89,373
89	\$19,359	\$36,472	\$47,479	\$54,008	\$63,330	\$73,949	\$19,392	\$37,014	\$47,831	\$69,353	\$81,322	\$94,960
90	\$20,557	\$38,627	\$50,272	\$57,186	\$67,246	\$78,300	\$20,593	\$39,217	\$50,644	\$73,433	\$86,352	\$100,544
91	\$21,753	\$40,785	\$53,066	\$60,362	\$71,161	\$82,649	\$21,790	\$41,421	\$53,458	\$77,513	\$91,379	\$106,131
92	\$22,950	\$42,940	\$55,859	\$63,540	\$75,076	\$87,000	\$22,991	\$43,622	\$56,269	\$81,593	\$96,408	\$111,716
93	\$24,146	\$45,098	\$58,650	\$66,716	\$78,994	\$91,348	\$24,191	\$45,825	\$59,083	\$85,670	\$101,436	\$117,302
94	\$25,344	\$47,256	\$61,443	\$69,895	\$82,910	\$95,699	\$25,389	\$48,026	\$61,897	\$89,750	\$106,463	\$122,889
95	\$26,542	\$49,411	\$64,237	\$73,071	\$86,825	\$100,050	\$26,590	\$50,229	\$64,710	\$93,830	\$111,493	\$128,474
96	\$27,737	\$51,569	\$67,030	\$76,246	\$90,741	\$104,399	\$27,788	\$52,432	\$67,524	\$97,910	\$116,520	\$134,061
97	\$28,935	\$53,724	\$69,824	\$79,425	\$94,656	\$108,750	\$28,988	\$54,633	\$70,338	\$101,990	\$121,550	\$139,645
98	\$30,133	\$55,882	\$72,615	\$82,601	\$98,571	\$113,098	\$30,189	\$56,837	\$73,152	\$106,068	\$126,577	\$145,232
99	\$31,328	\$58,037	\$75,408	\$85,779	\$102,489	\$117,449	\$31,387	\$59,037	\$75,965	\$110,148	\$131,607	\$150,816
100	\$32,526	\$60,195	\$78,202	\$88,955	\$106,405	\$121,800	\$32,587	\$61,241	\$78,779	\$114,228	\$136,634	\$156,403

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Rate Sheets with Proposed Premium Rate Increase

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	Unlimited 0 days \$50	Unlimited 0 days \$100	Unlimited 0 days \$150	Unlimited 0 days \$200	Unlimited 0 days \$250	Unlimited 0 days \$300	\$75K 30 days \$50	\$75K 30 days \$100	\$75K 30 days \$150	\$75K 30 days \$200
37	\$912	\$1,823	\$2,690	\$3,500	\$4,376	\$5,253	\$610	\$922	\$1,099	\$1,266
38	\$912	\$1,823	\$2,690	\$3,500	\$4,376	\$5,253	\$610	\$922	\$1,099	\$1,266
39	\$912	\$1,823	\$2,690	\$3,500	\$4,376	\$5,253	\$610	\$922	\$1,099	\$1,266
40	\$912	\$1,823	\$2,690	\$3,500	\$4,376	\$5,253	\$610	\$922	\$1,099	\$1,266
41	\$912	\$1,823	\$2,690	\$3,500	\$4,376	\$5,253	\$610	\$922	\$1,099	\$1,266
42	\$912	\$1,823	\$2,690	\$3,500	\$4,376	\$5,253	\$610	\$922	\$1,099	\$1,266
43	\$927	\$1,854	\$2,735	\$3,558	\$4,450	\$5,339	\$620	\$937	\$1,117	\$1,289
44	\$942	\$1,884	\$2,778	\$3,617	\$4,523	\$5,427	\$631	\$952	\$1,135	\$1,309
45	\$957	\$1,915	\$2,824	\$3,677	\$4,594	\$5,513	\$641	\$967	\$1,152	\$1,330
46	\$973	\$1,945	\$2,869	\$3,736	\$4,668	\$5,602	\$651	\$983	\$1,173	\$1,352
47	\$988	\$1,975	\$2,915	\$3,794	\$4,741	\$5,688	\$661	\$998	\$1,190	\$1,373
48	\$1,031	\$2,062	\$3,044	\$3,969	\$4,961	\$5,954	\$702	\$1,054	\$1,254	\$1,441
49	\$1,071	\$2,145	\$3,176	\$4,146	\$5,184	\$6,220	\$742	\$1,109	\$1,319	\$1,509
50	\$1,114	\$2,231	\$3,305	\$4,323	\$5,405	\$6,486	\$785	\$1,165	\$1,383	\$1,578
51	\$1,155	\$2,315	\$3,437	\$4,500	\$5,625	\$6,749	\$826	\$1,221	\$1,446	\$1,646
52	\$1,198	\$2,401	\$3,568	\$4,678	\$5,845	\$7,015	\$866	\$1,279	\$1,512	\$1,715
53	\$1,213	\$2,431	\$3,611	\$4,733	\$5,919	\$7,101	\$876	\$1,294	\$1,530	\$1,735
54	\$1,228	\$2,459	\$3,655	\$4,792	\$5,990	\$7,188	\$886	\$1,309	\$1,547	\$1,758
55	\$1,244	\$2,490	\$3,700	\$4,850	\$6,063	\$7,274	\$897	\$1,325	\$1,568	\$1,778
56	\$1,256	\$2,520	\$3,743	\$4,908	\$6,134	\$7,362	\$907	\$1,340	\$1,585	\$1,801
57	\$1,271	\$2,548	\$3,786	\$4,964	\$6,207	\$7,448	\$919	\$1,357	\$1,603	\$1,821
58	\$1,335	\$2,672	\$3,971	\$5,212	\$6,514	\$7,818	\$970	\$1,428	\$1,684	\$1,907
59	\$1,395	\$2,796	\$4,156	\$5,460	\$6,823	\$8,188	\$1,021	\$1,502	\$1,768	\$1,996
60	\$1,459	\$2,918	\$4,341	\$5,706	\$7,132	\$8,560	\$1,069	\$1,573	\$1,849	\$2,082
61	\$1,520	\$3,042	\$4,526	\$5,954	\$7,441	\$8,930	\$1,119	\$1,646	\$1,930	\$2,170
62	\$1,583	\$3,163	\$4,708	\$6,200	\$7,750	\$9,300	\$1,170	\$1,720	\$2,011	\$2,257
63	\$1,763	\$3,523	\$5,245	\$6,911	\$8,639	\$10,366	\$1,309	\$1,917	\$2,236	\$2,505
64	\$1,943	\$3,882	\$5,782	\$7,621	\$9,528	\$11,432	\$1,449	\$2,117	\$2,462	\$2,753
65	\$2,120	\$4,242	\$6,319	\$8,332	\$10,414	\$12,498	\$1,588	\$2,317	\$2,687	\$3,001
66	\$2,300	\$4,602	\$6,856	\$9,041	\$11,303	\$13,562	\$1,727	\$2,515	\$2,910	\$3,249
67	\$2,479	\$4,959	\$7,390	\$9,753	\$12,192	\$14,628	\$1,867	\$2,715	\$3,135	\$3,498
68	\$2,740	\$5,478	\$8,165	\$10,776	\$13,468	\$16,163	\$2,069	\$2,999	\$3,454	\$3,847
69	\$2,999	\$5,997	\$8,938	\$11,797	\$14,747	\$17,698	\$2,269	\$3,280	\$3,774	\$4,197
70	\$3,259	\$6,516	\$9,713	\$12,820	\$16,026	\$19,230	\$2,469	\$3,563	\$4,093	\$4,546
71	\$3,518	\$7,033	\$10,485	\$13,843	\$17,305	\$20,765	\$2,669	\$3,844	\$4,412	\$4,896
72	\$3,779	\$7,552	\$11,260	\$14,866	\$18,582	\$22,300	\$2,869	\$4,128	\$4,731	\$5,245
73	\$4,240	\$8,474	\$12,633	\$16,680	\$20,848	\$25,020	\$3,229	\$4,635	\$5,303	\$5,878
74	\$4,701	\$9,398	\$14,008	\$18,493	\$23,115	\$27,737	\$3,589	\$5,144	\$5,878	\$6,511
75	\$5,161	\$10,323	\$15,380	\$20,304	\$25,382	\$30,457	\$3,946	\$5,650	\$6,451	\$7,144
76	\$5,622	\$11,245	\$16,756	\$22,117	\$27,648	\$33,177	\$4,305	\$6,157	\$7,025	\$7,775
77	\$6,083	\$12,169	\$18,128	\$23,931	\$29,913	\$35,897	\$4,663	\$6,663	\$7,598	\$8,408
78	\$7,068	\$14,099	\$20,775	\$27,426	\$34,281	\$41,137	\$5,397	\$7,638	\$8,669	\$9,687
79	\$8,051	\$16,031	\$23,424	\$30,918	\$38,647	\$46,377	\$6,129	\$8,611	\$9,738	\$10,966
80	\$9,034	\$17,964	\$26,071	\$34,413	\$43,016	\$51,619	\$6,863	\$9,583	\$10,807	\$12,245
81	\$10,019	\$19,896	\$28,717	\$37,905	\$47,382	\$56,859	\$7,595	\$10,556	\$11,878	\$13,524
82	\$11,002	\$21,828	\$31,364	\$41,400	\$51,751	\$62,102	\$8,330	\$11,528	\$12,947	\$14,803
83	\$12,202	\$24,032	\$34,499	\$45,541	\$56,925	\$68,312	\$9,236	\$12,693	\$14,241	\$16,282
84	\$13,400	\$26,233	\$37,637	\$49,679	\$62,102	\$74,522	\$10,146	\$13,856	\$15,538	\$17,764
85	\$14,600	\$28,436	\$40,772	\$53,820	\$67,276	\$80,732	\$11,055	\$15,018	\$16,832	\$19,245
86	\$15,801	\$30,637	\$43,908	\$57,961	\$72,450	\$86,942	\$11,961	\$16,181	\$18,126	\$20,724
87	\$16,999	\$32,840	\$47,046	\$62,102	\$77,627	\$93,152	\$12,871	\$17,346	\$19,420	\$22,206
88	\$18,199	\$35,041	\$50,181	\$66,240	\$82,801	\$99,361	\$13,777	\$18,508	\$20,717	\$23,687
89	\$19,397	\$37,244	\$53,319	\$70,381	\$87,975	\$105,571	\$14,687	\$19,671	\$22,011	\$25,166
90	\$20,598	\$39,448	\$56,454	\$74,522	\$93,152	\$111,781	\$15,593	\$20,833	\$23,305	\$26,648
91	\$21,798	\$41,649	\$59,590	\$78,660	\$98,326	\$117,991	\$16,502	\$21,998	\$24,599	\$28,127
92	\$22,996	\$43,852	\$62,727	\$82,801	\$103,502	\$124,201	\$17,412	\$23,161	\$25,896	\$29,609
93	\$24,196	\$46,053	\$65,863	\$86,942	\$108,676	\$130,411	\$18,318	\$24,323	\$27,190	\$31,090
94	\$25,394	\$48,256	\$69,001	\$91,080	\$113,851	\$136,621	\$19,227	\$25,488	\$28,484	\$32,569
95	\$26,595	\$50,460	\$72,136	\$95,221	\$119,027	\$142,831	\$20,134	\$26,651	\$29,778	\$34,051
96	\$27,795	\$52,660	\$75,271	\$99,361	\$124,201	\$149,041	\$21,043	\$27,813	\$31,075	\$35,530
97	\$28,993	\$54,864	\$78,409	\$103,502	\$129,375	\$155,251	\$21,953	\$28,975	\$32,369	\$37,011
98	\$30,194	\$57,065	\$81,545	\$107,641	\$134,552	\$161,461	\$22,859	\$30,140	\$33,663	\$38,493
99	\$31,392	\$59,268	\$84,683	\$111,781	\$139,726	\$167,671	\$23,768	\$31,303	\$34,960	\$39,972
100	\$32,592	\$61,469	\$87,818	\$115,922	\$144,903	\$173,881	\$24,675	\$32,465	\$36,254	\$41,454

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Rate Sheets with Proposed Premium Rate Increase

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$150k 30 days \$50	\$150k 30 days \$100	\$150k 30 days \$150	\$150k 30 days \$200	\$150k 30 days \$250	\$150k 30 days \$300	\$250K 30 days \$50	\$250K 30 days \$100	\$250K 30 days \$150	\$250K 30 days \$200	\$250K 30 days \$250	\$250K 30 days \$300
37	\$762	\$1,231	\$1,527	\$1,796	\$2,016	\$2,198	\$810	\$1,469	\$1,897	\$2,246	\$2,545	\$2,776
38	\$762	\$1,231	\$1,527	\$1,796	\$2,016	\$2,198	\$810	\$1,469	\$1,897	\$2,246	\$2,545	\$2,776
39	\$762	\$1,231	\$1,527	\$1,796	\$2,016	\$2,198	\$810	\$1,469	\$1,897	\$2,246	\$2,545	\$2,776
40	\$762	\$1,231	\$1,527	\$1,796	\$2,016	\$2,198	\$810	\$1,469	\$1,897	\$2,246	\$2,545	\$2,776
41	\$762	\$1,231	\$1,527	\$1,796	\$2,016	\$2,198	\$810	\$1,469	\$1,897	\$2,246	\$2,545	\$2,776
42	\$762	\$1,231	\$1,527	\$1,796	\$2,016	\$2,198	\$810	\$1,469	\$1,897	\$2,246	\$2,545	\$2,776
43	\$775	\$1,251	\$1,552	\$1,826	\$2,049	\$2,234	\$826	\$1,492	\$1,927	\$2,284	\$2,588	\$2,821
44	\$788	\$1,271	\$1,578	\$1,856	\$2,082	\$2,272	\$838	\$1,517	\$1,960	\$2,322	\$2,631	\$2,867
45	\$800	\$1,292	\$1,603	\$1,887	\$2,115	\$2,307	\$851	\$1,542	\$1,991	\$2,360	\$2,672	\$2,915
46	\$813	\$1,312	\$1,628	\$1,915	\$2,150	\$2,343	\$866	\$1,565	\$2,024	\$2,398	\$2,715	\$2,961
47	\$826	\$1,335	\$1,654	\$1,945	\$2,183	\$2,381	\$879	\$1,590	\$2,054	\$2,434	\$2,758	\$3,006
48	\$869	\$1,411	\$1,750	\$2,059	\$2,305	\$2,510	\$922	\$1,679	\$2,173	\$2,578	\$2,918	\$3,176
49	\$912	\$1,489	\$1,849	\$2,170	\$2,429	\$2,636	\$962	\$1,768	\$2,295	\$2,720	\$3,080	\$3,343
50	\$957	\$1,565	\$1,945	\$2,282	\$2,553	\$2,766	\$1,005	\$1,856	\$2,414	\$2,864	\$3,242	\$3,513
51	\$1,000	\$1,644	\$2,041	\$2,396	\$2,674	\$2,892	\$1,048	\$1,945	\$2,533	\$3,006	\$3,404	\$3,682
52	\$1,046	\$1,722	\$2,138	\$2,507	\$2,799	\$3,021	\$1,089	\$2,031	\$2,654	\$3,151	\$3,563	\$3,850
53	\$1,059	\$1,742	\$2,165	\$2,538	\$2,831	\$3,059	\$1,102	\$2,056	\$2,687	\$3,189	\$3,609	\$3,898
54	\$1,071	\$1,765	\$2,191	\$2,568	\$2,867	\$3,097	\$1,117	\$2,082	\$2,720	\$3,229	\$3,652	\$3,946
55	\$1,084	\$1,785	\$2,219	\$2,598	\$2,900	\$3,133	\$1,130	\$2,107	\$2,750	\$3,267	\$3,695	\$3,991
56	\$1,097	\$1,806	\$2,244	\$2,631	\$2,935	\$3,171	\$1,142	\$2,132	\$2,783	\$3,305	\$3,741	\$4,039
57	\$1,109	\$1,829	\$2,272	\$2,662	\$2,971	\$3,209	\$1,157	\$2,158	\$2,816	\$3,346	\$3,784	\$4,088
58	\$1,168	\$1,930	\$2,396	\$2,804	\$3,125	\$3,371	\$1,213	\$2,274	\$2,973	\$3,530	\$3,991	\$4,305
59	\$1,226	\$2,031	\$2,520	\$2,945	\$3,282	\$3,533	\$1,271	\$2,388	\$3,130	\$3,715	\$4,199	\$4,521
60	\$1,287	\$2,135	\$2,644	\$3,090	\$3,437	\$3,695	\$1,330	\$2,505	\$3,285	\$3,900	\$4,407	\$4,738
61	\$1,345	\$2,236	\$2,768	\$3,232	\$3,594	\$3,860	\$1,385	\$2,621	\$3,442	\$4,085	\$4,614	\$4,956
62	\$1,403	\$2,338	\$2,892	\$3,373	\$3,748	\$4,022	\$1,444	\$2,738	\$3,599	\$4,270	\$4,822	\$5,172
63	\$1,568	\$2,616	\$3,232	\$3,763	\$4,176	\$4,473	\$1,608	\$3,062	\$4,027	\$4,779	\$5,387	\$5,769
64	\$1,732	\$2,895	\$3,571	\$4,156	\$4,604	\$4,921	\$1,775	\$3,384	\$4,457	\$5,286	\$5,954	\$6,364
65	\$1,894	\$3,173	\$3,910	\$4,546	\$5,030	\$5,372	\$1,940	\$3,708	\$4,885	\$5,795	\$6,519	\$6,962
66	\$2,059	\$3,452	\$4,252	\$4,939	\$5,458	\$5,822	\$2,105	\$4,029	\$5,316	\$6,304	\$7,086	\$7,557
67	\$2,224	\$3,733	\$4,592	\$5,329	\$5,886	\$6,273	\$2,269	\$4,354	\$5,746	\$6,810	\$7,651	\$8,155
68	\$2,459	\$4,133	\$5,075	\$5,881	\$6,491	\$6,911	\$2,510	\$4,820	\$6,362	\$7,534	\$8,459	\$9,006
69	\$2,697	\$4,536	\$5,559	\$6,435	\$7,096	\$7,547	\$2,748	\$5,286	\$6,977	\$8,259	\$9,264	\$9,857
70	\$2,935	\$4,936	\$6,043	\$6,987	\$7,699	\$8,185	\$2,986	\$5,752	\$7,593	\$8,983	\$10,072	\$10,708
71	\$3,171	\$5,336	\$6,529	\$7,540	\$8,304	\$8,824	\$3,227	\$6,218	\$8,211	\$9,710	\$10,880	\$11,561
72	\$3,409	\$5,739	\$7,013	\$8,094	\$8,910	\$9,462	\$3,465	\$6,684	\$8,826	\$10,434	\$11,688	\$12,412
73	\$3,832	\$6,456	\$7,876	\$9,079	\$9,991	\$10,609	\$3,890	\$7,514	\$9,925	\$11,726	\$13,126	\$13,939
74	\$4,252	\$7,175	\$8,740	\$10,067	\$11,073	\$11,756	\$4,316	\$8,347	\$11,027	\$13,018	\$14,565	\$15,464
75	\$4,675	\$7,892	\$9,604	\$11,052	\$12,154	\$12,904	\$4,741	\$9,181	\$12,126	\$14,309	\$16,006	\$16,991
76	\$5,098	\$8,611	\$10,467	\$12,040	\$13,235	\$14,048	\$5,167	\$10,014	\$13,228	\$15,603	\$17,445	\$18,518
77	\$5,521	\$9,328	\$11,331	\$13,028	\$14,317	\$15,196	\$5,592	\$10,847	\$14,327	\$16,895	\$18,886	\$20,046
78	\$6,377	\$10,794	\$13,030	\$15,031	\$16,480	\$17,336	\$6,435	\$12,610	\$16,601	\$19,362	\$21,717	\$22,847
79	\$7,231	\$12,260	\$14,730	\$17,037	\$18,640	\$19,476	\$7,276	\$14,375	\$18,875	\$21,828	\$24,548	\$25,650
80	\$8,087	\$13,727	\$16,429	\$19,040	\$20,803	\$21,616	\$8,120	\$16,138	\$21,147	\$24,295	\$27,382	\$28,451
81	\$8,943	\$15,196	\$18,128	\$21,046	\$22,963	\$23,753	\$8,960	\$17,903	\$23,421	\$26,762	\$30,214	\$31,255
82	\$9,799	\$16,662	\$19,828	\$23,052	\$25,126	\$25,893	\$9,804	\$19,666	\$25,696	\$29,229	\$33,045	\$34,056
83	\$10,827	\$18,336	\$21,907	\$25,470	\$27,651	\$28,484	\$10,832	\$21,641	\$28,264	\$32,151	\$36,512	\$37,614
84	\$11,855	\$20,010	\$23,989	\$27,889	\$30,173	\$31,072	\$11,860	\$23,619	\$30,834	\$35,074	\$39,980	\$41,170
85	\$12,883	\$21,684	\$26,068	\$30,308	\$32,698	\$33,663	\$12,888	\$25,594	\$33,402	\$37,997	\$43,447	\$44,726
86	\$13,912	\$23,358	\$28,147	\$32,726	\$35,223	\$36,252	\$13,919	\$27,570	\$35,973	\$40,919	\$46,914	\$48,284
87	\$14,942	\$25,032	\$30,227	\$35,147	\$37,748	\$38,842	\$14,947	\$29,545	\$38,544	\$43,842	\$50,378	\$51,840
88	\$15,971	\$26,706	\$32,308	\$37,566	\$40,271	\$41,431	\$15,976	\$31,523	\$41,112	\$46,764	\$53,846	\$55,396
89	\$16,999	\$28,380	\$34,388	\$39,985	\$42,796	\$44,022	\$17,004	\$33,499	\$43,682	\$49,687	\$57,313	\$58,954
90	\$18,027	\$30,054	\$36,467	\$42,403	\$45,321	\$46,610	\$18,032	\$35,474	\$46,250	\$52,610	\$60,780	\$62,510
91	\$19,055	\$31,728	\$38,546	\$44,822	\$47,846	\$49,201	\$19,063	\$37,450	\$48,821	\$55,532	\$64,244	\$66,065
92	\$20,086	\$33,402	\$40,628	\$47,243	\$50,371	\$51,789	\$20,091	\$39,428	\$51,392	\$58,455	\$67,712	\$69,624
93	\$21,114	\$35,077	\$42,707	\$49,662	\$52,893	\$54,380	\$21,119	\$41,403	\$53,960	\$61,378	\$71,179	\$73,179
94	\$22,143	\$36,753	\$44,786	\$52,080	\$55,418	\$56,968	\$22,148	\$43,378	\$56,530	\$64,303	\$74,646	\$76,735
95	\$23,171	\$38,427	\$46,868	\$54,499	\$57,943	\$59,559	\$23,176	\$45,354	\$59,098	\$67,225	\$78,113	\$80,294
96	\$24,199	\$40,101	\$48,948	\$56,918	\$60,468	\$62,147	\$24,207	\$47,332	\$61,669	\$70,148	\$81,578	\$83,849
97	\$25,230	\$41,775	\$51,027	\$59,336	\$62,991	\$64,738	\$25,235	\$49,307	\$64,237	\$73,071	\$85,045	\$87,405
98	\$26,258	\$43,449	\$53,106	\$61,757	\$65,516	\$67,329	\$26,263	\$51,283	\$66,807	\$75,993	\$88,512	\$90,963
99	\$27,286	\$45,123	\$55,188	\$64,176	\$68,041	\$69,917	\$27,291	\$53,258	\$69,378	\$78,916	\$91,979	\$94,519
100	\$28,314	\$46,797	\$57,267	\$66,595	\$70,566	\$72,508	\$28,322	\$55,236	\$71,946	\$81,838	\$95,446	\$98,075

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$500K 30 days \$50	\$500K 30 days \$100	\$500K 30 days \$150	\$500K 30 days \$200	\$500K 30 days \$250	\$500K 30 days \$300	Unlimited 30 days \$50	Unlimited 30 days \$100	Unlimited 30 days \$150	Unlimited 30 days \$200	Unlimited 30 days \$250	Unlimited 30 days \$300
37	\$826	\$1,573	\$1,932	\$2,748	\$3,138	\$3,794	\$838	\$1,677	\$2,474	\$3,224	\$4,029	\$4,835
38	\$826	\$1,573	\$1,932	\$2,748	\$3,138	\$3,794	\$838	\$1,677	\$2,474	\$3,224	\$4,029	\$4,835
39	\$826	\$1,573	\$1,932	\$2,748	\$3,138	\$3,794	\$838	\$1,677	\$2,474	\$3,224	\$4,029	\$4,835
40	\$826	\$1,573	\$1,932	\$2,748	\$3,138	\$3,794	\$838	\$1,677	\$2,474	\$3,224	\$4,029	\$4,835
41	\$826	\$1,573	\$1,932	\$2,748	\$3,138	\$3,794	\$838	\$1,677	\$2,474	\$3,224	\$4,029	\$4,835
42	\$826	\$1,573	\$1,932	\$2,748	\$3,138	\$3,794	\$838	\$1,677	\$2,474	\$3,224	\$4,029	\$4,835
43	\$838	\$1,598	\$1,963	\$2,793	\$3,191	\$3,857	\$853	\$1,704	\$2,517	\$3,277	\$4,095	\$4,916
44	\$853	\$1,626	\$1,996	\$2,839	\$3,242	\$3,920	\$866	\$1,732	\$2,558	\$3,330	\$4,164	\$4,997
45	\$866	\$1,651	\$2,029	\$2,885	\$3,295	\$3,981	\$881	\$1,763	\$2,598	\$3,384	\$4,229	\$5,075
46	\$881	\$1,677	\$2,059	\$2,930	\$3,348	\$4,045	\$894	\$1,791	\$2,642	\$3,437	\$4,298	\$5,156
47	\$894	\$1,704	\$2,092	\$2,976	\$3,399	\$4,108	\$909	\$1,818	\$2,682	\$3,492	\$4,364	\$5,237
48	\$935	\$1,788	\$2,211	\$3,140	\$3,586	\$4,348	\$947	\$1,894	\$2,801	\$3,655	\$4,566	\$5,481
49	\$975	\$1,869	\$2,333	\$3,308	\$3,774	\$4,589	\$985	\$1,973	\$2,923	\$3,817	\$4,769	\$5,724
50	\$1,016	\$1,953	\$2,452	\$3,472	\$3,961	\$4,827	\$1,026	\$2,051	\$3,042	\$3,979	\$4,971	\$5,967
51	\$1,056	\$2,036	\$2,571	\$3,637	\$4,146	\$5,068	\$1,064	\$2,130	\$3,161	\$4,141	\$5,174	\$6,210
52	\$1,097	\$2,120	\$2,692	\$3,801	\$4,333	\$5,306	\$1,102	\$2,208	\$3,282	\$4,303	\$5,377	\$6,453
53	\$1,109	\$2,145	\$2,725	\$3,847	\$4,386	\$5,372	\$1,117	\$2,234	\$3,323	\$4,356	\$5,443	\$6,532
54	\$1,122	\$2,173	\$2,758	\$3,895	\$4,440	\$5,437	\$1,130	\$2,262	\$3,363	\$4,407	\$5,511	\$6,613
55	\$1,137	\$2,198	\$2,791	\$3,941	\$4,493	\$5,503	\$1,142	\$2,289	\$3,404	\$4,460	\$5,577	\$6,691
56	\$1,150	\$2,224	\$2,824	\$3,989	\$4,546	\$5,569	\$1,157	\$2,317	\$3,442	\$4,513	\$5,643	\$6,770
57	\$1,162	\$2,251	\$2,857	\$4,034	\$4,602	\$5,635	\$1,170	\$2,343	\$3,482	\$4,566	\$5,708	\$6,851
58	\$1,221	\$2,365	\$3,014	\$4,252	\$4,845	\$5,947	\$1,228	\$2,457	\$3,655	\$4,794	\$5,992	\$7,193
59	\$1,279	\$2,479	\$3,171	\$4,470	\$5,091	\$6,258	\$1,284	\$2,571	\$3,824	\$5,022	\$6,278	\$7,532
60	\$1,335	\$2,596	\$3,328	\$4,685	\$5,334	\$6,572	\$1,342	\$2,685	\$3,994	\$5,250	\$6,562	\$7,874
61	\$1,393	\$2,710	\$3,485	\$4,903	\$5,579	\$6,884	\$1,398	\$2,799	\$4,164	\$5,478	\$6,846	\$8,216
62	\$1,449	\$2,824	\$3,642	\$5,118	\$5,822	\$7,195	\$1,456	\$2,912	\$4,333	\$5,703	\$7,132	\$8,558
63	\$1,616	\$3,151	\$4,075	\$5,721	\$6,501	\$8,054	\$1,621	\$3,242	\$4,827	\$6,359	\$7,947	\$9,538
64	\$1,780	\$3,477	\$4,508	\$6,324	\$7,180	\$8,915	\$1,785	\$3,571	\$5,321	\$7,013	\$8,765	\$10,518
65	\$1,945	\$3,804	\$4,941	\$6,927	\$7,859	\$9,773	\$1,950	\$3,903	\$5,812	\$7,666	\$9,581	\$11,498
66	\$2,110	\$4,131	\$5,374	\$7,529	\$8,537	\$10,632	\$2,115	\$4,232	\$6,306	\$8,320	\$10,399	\$12,478
67	\$2,277	\$4,457	\$5,810	\$8,132	\$9,216	\$11,490	\$2,282	\$4,564	\$6,800	\$8,973	\$11,217	\$13,461
68	\$2,515	\$4,931	\$6,430	\$8,998	\$10,191	\$12,724	\$2,520	\$5,040	\$7,512	\$9,913	\$12,392	\$14,871
69	\$2,753	\$5,402	\$7,053	\$9,864	\$11,166	\$13,955	\$2,758	\$5,516	\$8,223	\$10,855	\$13,567	\$16,282
70	\$2,991	\$5,873	\$7,674	\$10,731	\$12,139	\$15,188	\$2,999	\$5,995	\$8,935	\$11,794	\$14,745	\$17,693
71	\$3,232	\$6,344	\$8,297	\$11,597	\$13,114	\$16,419	\$3,237	\$6,471	\$9,647	\$12,736	\$15,920	\$19,103
72	\$3,470	\$6,815	\$8,917	\$12,463	\$14,089	\$17,652	\$3,475	\$6,947	\$10,358	\$13,676	\$17,095	\$20,514
73	\$3,895	\$7,656	\$10,029	\$14,010	\$15,829	\$19,853	\$3,900	\$7,798	\$11,622	\$15,345	\$19,182	\$23,016
74	\$4,321	\$8,497	\$11,138	\$15,558	\$17,569	\$22,054	\$4,323	\$8,646	\$12,888	\$17,014	\$21,266	\$25,518
75	\$4,744	\$9,338	\$12,248	\$17,103	\$19,309	\$24,255	\$4,749	\$9,497	\$14,152	\$18,680	\$23,351	\$28,021
76	\$5,169	\$10,181	\$13,359	\$18,650	\$21,046	\$26,456	\$5,174	\$10,346	\$15,416	\$20,349	\$25,437	\$30,523
77	\$5,595	\$11,022	\$14,469	\$20,197	\$22,786	\$28,656	\$5,597	\$11,194	\$16,680	\$22,016	\$27,522	\$33,025
78	\$6,438	\$12,800	\$16,753	\$23,819	\$26,230	\$33,202	\$6,440	\$12,990	\$19,114	\$25,351	\$31,690	\$38,027
79	\$7,281	\$14,578	\$19,035	\$27,438	\$29,672	\$37,751	\$7,284	\$14,783	\$21,550	\$28,687	\$35,859	\$43,031
80	\$8,122	\$16,358	\$21,319	\$31,060	\$33,114	\$42,297	\$8,127	\$16,578	\$23,986	\$32,022	\$40,028	\$48,033
81	\$8,965	\$18,136	\$23,601	\$34,681	\$36,558	\$46,843	\$8,970	\$18,371	\$26,420	\$35,358	\$44,196	\$53,035
82	\$9,809	\$19,916	\$25,886	\$38,301	\$40,000	\$51,392	\$9,814	\$20,165	\$28,856	\$38,693	\$48,365	\$58,040
83	\$10,837	\$21,917	\$28,474	\$42,170	\$44,207	\$56,530	\$10,842	\$22,191	\$31,741	\$42,563	\$53,202	\$63,842
84	\$11,865	\$23,918	\$31,062	\$46,040	\$48,416	\$61,669	\$11,873	\$24,217	\$34,626	\$46,430	\$58,040	\$69,647
85	\$12,896	\$25,919	\$33,651	\$49,910	\$52,622	\$66,807	\$12,901	\$26,243	\$37,513	\$50,300	\$62,874	\$75,451
86	\$13,924	\$27,919	\$36,239	\$53,777	\$56,832	\$71,946	\$13,929	\$28,271	\$40,398	\$54,170	\$67,712	\$81,253
87	\$14,952	\$29,920	\$38,827	\$57,647	\$61,038	\$77,085	\$14,958	\$30,297	\$43,282	\$58,040	\$72,549	\$87,058
88	\$15,981	\$31,923	\$41,416	\$61,517	\$65,247	\$82,223	\$15,986	\$32,324	\$46,169	\$61,907	\$77,386	\$92,863
89	\$17,009	\$33,924	\$44,004	\$65,387	\$69,454	\$87,365	\$17,017	\$34,350	\$49,054	\$65,777	\$82,221	\$98,665
90	\$18,040	\$35,925	\$46,592	\$69,254	\$73,663	\$92,503	\$18,045	\$36,376	\$51,941	\$69,647	\$87,058	\$104,470
91	\$19,068	\$37,926	\$49,181	\$73,124	\$77,870	\$97,642	\$19,073	\$38,402	\$54,826	\$73,516	\$91,895	\$110,274
92	\$20,096	\$39,926	\$51,769	\$76,994	\$82,079	\$102,781	\$20,101	\$40,428	\$57,710	\$77,386	\$96,733	\$116,077
93	\$21,124	\$41,927	\$54,357	\$80,863	\$86,286	\$107,919	\$21,129	\$42,454	\$60,598	\$81,253	\$101,567	\$121,881
94	\$22,153	\$43,930	\$56,946	\$84,733	\$90,495	\$113,058	\$22,160	\$44,480	\$63,482	\$85,123	\$106,405	\$127,686
95	\$23,183	\$45,931	\$59,534	\$88,600	\$94,702	\$118,196	\$23,188	\$46,506	\$66,367	\$88,993	\$111,242	\$133,488
96	\$24,212	\$47,932	\$62,125	\$92,470	\$98,911	\$123,338	\$24,217	\$48,532	\$69,254	\$92,863	\$116,077	\$139,293
97	\$25,240	\$49,933	\$64,713	\$96,340	\$103,117	\$128,476	\$25,245	\$50,558	\$72,139	\$96,730	\$120,914	\$145,098
98	\$26,268	\$51,933	\$67,301	\$100,210	\$107,327	\$133,615	\$26,276	\$52,584	\$75,023	\$100,600	\$125,751	\$150,900
99	\$27,299	\$53,934	\$69,890	\$104,077	\$111,536	\$138,754	\$27,304	\$54,610	\$77,910	\$104,470	\$130,588	\$156,705
100	\$28,327	\$55,938	\$72,478	\$107,947	\$115,742	\$143,892	\$28,332	\$56,639	\$80,795	\$108,340	\$135,423	\$162,509

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K	\$75K	\$75K	\$75K	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$557	\$838	\$1,003	\$1,157	\$694	\$1,122	\$1,395	\$1,641	\$1,859	\$2,006
38	\$557	\$838	\$1,003	\$1,157	\$694	\$1,122	\$1,395	\$1,641	\$1,859	\$2,006
39	\$557	\$838	\$1,003	\$1,157	\$694	\$1,122	\$1,395	\$1,641	\$1,859	\$2,006
40	\$557	\$838	\$1,003	\$1,157	\$694	\$1,122	\$1,395	\$1,641	\$1,859	\$2,006
41	\$557	\$838	\$1,003	\$1,157	\$694	\$1,122	\$1,395	\$1,641	\$1,859	\$2,006
42	\$557	\$838	\$1,003	\$1,157	\$694	\$1,122	\$1,395	\$1,641	\$1,859	\$2,006
43	\$565	\$853	\$1,021	\$1,178	\$704	\$1,140	\$1,418	\$1,669	\$1,892	\$2,039
44	\$575	\$866	\$1,036	\$1,195	\$717	\$1,160	\$1,441	\$1,697	\$1,922	\$2,072
45	\$585	\$881	\$1,054	\$1,216	\$727	\$1,178	\$1,464	\$1,722	\$1,953	\$2,107
46	\$593	\$894	\$1,069	\$1,236	\$740	\$1,195	\$1,489	\$1,750	\$1,983	\$2,140
47	\$603	\$909	\$1,086	\$1,254	\$750	\$1,216	\$1,512	\$1,778	\$2,016	\$2,173
48	\$641	\$960	\$1,145	\$1,317	\$790	\$1,287	\$1,601	\$1,879	\$2,130	\$2,289
49	\$676	\$1,013	\$1,203	\$1,380	\$833	\$1,357	\$1,687	\$1,983	\$2,246	\$2,409
50	\$714	\$1,064	\$1,264	\$1,441	\$874	\$1,428	\$1,775	\$2,084	\$2,360	\$2,525
51	\$752	\$1,114	\$1,322	\$1,504	\$914	\$1,499	\$1,864	\$2,188	\$2,477	\$2,642
52	\$790	\$1,168	\$1,380	\$1,565	\$955	\$1,570	\$1,953	\$2,289	\$2,591	\$2,761
53	\$800	\$1,180	\$1,398	\$1,585	\$965	\$1,590	\$1,975	\$2,317	\$2,624	\$2,793
54	\$810	\$1,195	\$1,413	\$1,606	\$978	\$1,611	\$2,001	\$2,345	\$2,654	\$2,829
55	\$818	\$1,211	\$1,431	\$1,623	\$990	\$1,628	\$2,024	\$2,373	\$2,687	\$2,862
56	\$828	\$1,223	\$1,449	\$1,644	\$1,000	\$1,649	\$2,049	\$2,403	\$2,720	\$2,895
57	\$838	\$1,238	\$1,464	\$1,664	\$1,013	\$1,666	\$2,072	\$2,431	\$2,750	\$2,930
58	\$884	\$1,304	\$1,540	\$1,742	\$1,066	\$1,760	\$2,186	\$2,560	\$2,895	\$3,077
59	\$932	\$1,370	\$1,613	\$1,821	\$1,119	\$1,854	\$2,300	\$2,690	\$3,042	\$3,227
60	\$978	\$1,436	\$1,687	\$1,902	\$1,175	\$1,948	\$2,414	\$2,821	\$3,186	\$3,373
61	\$1,023	\$1,502	\$1,760	\$1,980	\$1,228	\$2,041	\$2,528	\$2,950	\$3,333	\$3,523
62	\$1,069	\$1,568	\$1,836	\$2,062	\$1,281	\$2,135	\$2,642	\$3,080	\$3,477	\$3,670
63	\$1,195	\$1,750	\$2,041	\$2,287	\$1,431	\$2,391	\$2,950	\$3,437	\$3,875	\$4,083
64	\$1,325	\$1,932	\$2,246	\$2,515	\$1,580	\$2,644	\$3,262	\$3,794	\$4,272	\$4,493
65	\$1,451	\$2,115	\$2,452	\$2,740	\$1,730	\$2,897	\$3,571	\$4,151	\$4,670	\$4,903
66	\$1,578	\$2,297	\$2,657	\$2,968	\$1,882	\$3,153	\$3,880	\$4,508	\$5,068	\$5,313
67	\$1,704	\$2,479	\$2,862	\$3,194	\$2,031	\$3,406	\$4,191	\$4,865	\$5,465	\$5,726
68	\$1,887	\$2,738	\$3,153	\$3,513	\$2,246	\$3,774	\$4,632	\$5,372	\$6,028	\$6,309
69	\$2,072	\$2,996	\$3,447	\$3,832	\$2,462	\$4,141	\$5,075	\$5,876	\$6,590	\$6,891
70	\$2,254	\$3,254	\$3,738	\$4,151	\$2,679	\$4,505	\$5,519	\$6,380	\$7,152	\$7,474
71	\$2,436	\$3,510	\$4,029	\$4,470	\$2,895	\$4,873	\$5,959	\$6,886	\$7,717	\$8,056
72	\$2,619	\$3,769	\$4,321	\$4,789	\$3,113	\$5,240	\$6,402	\$7,390	\$8,279	\$8,639
73	\$2,948	\$4,232	\$4,842	\$5,367	\$3,498	\$5,896	\$7,190	\$8,292	\$9,282	\$9,687
74	\$3,275	\$4,695	\$5,367	\$5,944	\$3,882	\$6,549	\$7,980	\$9,191	\$10,285	\$10,733
75	\$3,604	\$5,159	\$5,891	\$6,521	\$4,270	\$7,205	\$8,768	\$10,092	\$11,288	\$11,779
76	\$3,931	\$5,620	\$6,413	\$7,099	\$4,655	\$7,861	\$9,555	\$10,994	\$12,291	\$12,828
77	\$4,257	\$6,083	\$6,937	\$7,679	\$5,042	\$8,517	\$10,346	\$11,893	\$13,294	\$13,874
78	\$4,928	\$6,972	\$7,914	\$8,798	\$5,777	\$9,857	\$11,898	\$13,679	\$15,342	\$15,829
79	\$5,597	\$7,861	\$8,889	\$9,920	\$6,514	\$11,194	\$13,448	\$15,462	\$17,391	\$17,781
80	\$6,266	\$8,750	\$9,867	\$11,040	\$7,248	\$12,534	\$15,001	\$17,247	\$19,438	\$19,734
81	\$6,937	\$9,639	\$10,845	\$12,162	\$7,985	\$13,874	\$16,553	\$19,030	\$21,487	\$21,689
82	\$7,605	\$10,528	\$11,822	\$13,283	\$8,722	\$15,213	\$18,103	\$20,815	\$23,535	\$23,642
83	\$8,434	\$11,589	\$13,002	\$14,611	\$9,593	\$16,735	\$19,914	\$22,897	\$25,888	\$26,007
84	\$9,264	\$12,650	\$14,185	\$15,940	\$10,465	\$18,255	\$21,725	\$24,977	\$28,241	\$28,373
85	\$10,092	\$13,711	\$15,368	\$17,267	\$11,338	\$19,777	\$23,535	\$27,058	\$30,596	\$30,736
86	\$10,923	\$14,775	\$16,551	\$18,594	\$12,210	\$21,299	\$25,346	\$29,140	\$32,949	\$33,101
87	\$11,751	\$15,836	\$17,733	\$19,924	\$13,081	\$22,819	\$27,157	\$31,222	\$35,302	\$35,464
88	\$12,582	\$16,898	\$18,913	\$21,251	\$13,955	\$24,341	\$28,965	\$33,304	\$37,655	\$37,829
89	\$13,410	\$17,961	\$20,096	\$22,581	\$14,826	\$25,863	\$30,776	\$35,385	\$40,010	\$40,192
90	\$14,238	\$19,022	\$21,279	\$23,908	\$15,697	\$27,382	\$32,587	\$37,467	\$42,363	\$42,558
91	\$15,069	\$20,084	\$22,462	\$25,237	\$16,571	\$28,905	\$34,398	\$39,549	\$44,716	\$44,921
92	\$15,897	\$21,147	\$23,642	\$26,564	\$17,442	\$30,427	\$36,209	\$41,628	\$47,068	\$47,286
93	\$16,728	\$22,208	\$24,825	\$27,894	\$18,316	\$31,946	\$38,019	\$43,710	\$49,424	\$49,649
94	\$17,556	\$23,270	\$26,007	\$29,221	\$19,187	\$33,468	\$39,828	\$45,792	\$51,776	\$52,015
95	\$18,387	\$24,331	\$27,190	\$30,551	\$20,058	\$34,990	\$41,638	\$47,874	\$54,129	\$54,377
96	\$19,215	\$25,394	\$28,373	\$31,878	\$20,932	\$36,510	\$43,449	\$49,956	\$56,485	\$56,743
97	\$20,046	\$26,456	\$29,553	\$33,207	\$21,803	\$38,032	\$45,260	\$52,037	\$58,837	\$59,108
98	\$20,874	\$27,517	\$30,736	\$34,535	\$22,674	\$39,554	\$47,071	\$54,119	\$61,190	\$61,471
99	\$21,702	\$28,580	\$31,918	\$35,864	\$23,548	\$41,076	\$48,882	\$56,201	\$63,543	\$63,837
100	\$22,533	\$29,642	\$33,101	\$37,191	\$24,419	\$42,596	\$50,693	\$58,280	\$65,898	\$66,200

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

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Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$740	\$1,340	\$1,732	\$2,051	\$2,325	\$2,560	\$745	\$1,436	\$1,765	\$2,305	\$2,664	\$3,465
38	\$740	\$1,340	\$1,732	\$2,051	\$2,325	\$2,560	\$745	\$1,436	\$1,765	\$2,305	\$2,664	\$3,465
39	\$740	\$1,340	\$1,732	\$2,051	\$2,325	\$2,560	\$745	\$1,436	\$1,765	\$2,305	\$2,664	\$3,465
40	\$740	\$1,340	\$1,732	\$2,051	\$2,325	\$2,560	\$745	\$1,436	\$1,765	\$2,305	\$2,664	\$3,465
41	\$740	\$1,340	\$1,732	\$2,051	\$2,325	\$2,560	\$745	\$1,436	\$1,765	\$2,305	\$2,664	\$3,465
42	\$740	\$1,340	\$1,732	\$2,051	\$2,325	\$2,560	\$745	\$1,436	\$1,765	\$2,305	\$2,664	\$3,465
43	\$750	\$1,363	\$1,760	\$2,087	\$2,363	\$2,604	\$755	\$1,459	\$1,793	\$2,343	\$2,707	\$3,523
44	\$762	\$1,385	\$1,791	\$2,120	\$2,403	\$2,647	\$767	\$1,484	\$1,823	\$2,381	\$2,753	\$3,581
45	\$775	\$1,408	\$1,818	\$2,155	\$2,441	\$2,687	\$780	\$1,507	\$1,851	\$2,419	\$2,796	\$3,637
46	\$788	\$1,428	\$1,849	\$2,188	\$2,479	\$2,730	\$793	\$1,532	\$1,882	\$2,457	\$2,842	\$3,695
47	\$800	\$1,451	\$1,877	\$2,224	\$2,520	\$2,773	\$805	\$1,555	\$1,912	\$2,497	\$2,887	\$3,753
48	\$838	\$1,532	\$1,986	\$2,353	\$2,667	\$2,930	\$843	\$1,631	\$2,021	\$2,634	\$3,042	\$3,971
49	\$879	\$1,613	\$2,094	\$2,484	\$2,814	\$3,085	\$881	\$1,707	\$2,130	\$2,771	\$3,199	\$4,189
50	\$917	\$1,694	\$2,203	\$2,614	\$2,961	\$3,242	\$919	\$1,783	\$2,239	\$2,907	\$3,356	\$4,409
51	\$955	\$1,775	\$2,312	\$2,745	\$3,108	\$3,396	\$957	\$1,859	\$2,348	\$3,047	\$3,510	\$4,627
52	\$993	\$1,854	\$2,424	\$2,875	\$3,254	\$3,553	\$995	\$1,935	\$2,457	\$3,183	\$3,667	\$4,845
53	\$1,005	\$1,877	\$2,452	\$2,910	\$3,295	\$3,596	\$1,008	\$1,958	\$2,487	\$3,221	\$3,713	\$4,906
54	\$1,018	\$1,899	\$2,482	\$2,945	\$3,333	\$3,639	\$1,021	\$1,983	\$2,517	\$3,262	\$3,758	\$4,964
55	\$1,031	\$1,922	\$2,512	\$2,981	\$3,373	\$3,685	\$1,033	\$2,006	\$2,548	\$3,300	\$3,804	\$5,025
56	\$1,043	\$1,945	\$2,543	\$3,016	\$3,414	\$3,728	\$1,046	\$2,031	\$2,578	\$3,340	\$3,850	\$5,085
57	\$1,056	\$1,968	\$2,573	\$3,052	\$3,454	\$3,771	\$1,059	\$2,054	\$2,609	\$3,378	\$3,893	\$5,144
58	\$1,107	\$2,074	\$2,715	\$3,221	\$3,644	\$3,971	\$1,109	\$2,158	\$2,753	\$3,561	\$4,100	\$5,430
59	\$1,160	\$2,181	\$2,857	\$3,391	\$3,834	\$4,171	\$1,162	\$2,264	\$2,895	\$3,743	\$4,308	\$5,716
60	\$1,213	\$2,287	\$3,001	\$3,561	\$4,024	\$4,371	\$1,216	\$2,368	\$3,039	\$3,926	\$4,516	\$6,000
61	\$1,266	\$2,393	\$3,143	\$3,731	\$4,212	\$4,571	\$1,269	\$2,474	\$3,183	\$4,105	\$4,723	\$6,286
62	\$1,319	\$2,500	\$3,285	\$3,900	\$4,402	\$4,774	\$1,322	\$2,578	\$3,325	\$4,288	\$4,928	\$6,572
63	\$1,469	\$2,796	\$3,677	\$4,364	\$4,918	\$5,326	\$1,471	\$2,877	\$3,720	\$4,792	\$5,503	\$7,355
64	\$1,621	\$3,090	\$4,070	\$4,827	\$5,435	\$5,878	\$1,623	\$3,176	\$4,118	\$5,293	\$6,078	\$8,140
65	\$1,770	\$3,386	\$4,462	\$5,291	\$6,952	\$6,430	\$1,773	\$3,475	\$4,513	\$5,795	\$6,651	\$8,922
66	\$1,922	\$3,680	\$4,852	\$5,754	\$6,468	\$6,985	\$1,925	\$3,774	\$4,908	\$6,299	\$7,226	\$9,707
67	\$2,072	\$3,976	\$5,245	\$6,218	\$6,985	\$7,537	\$2,074	\$4,070	\$5,303	\$6,800	\$7,800	\$10,490
68	\$2,289	\$4,399	\$5,807	\$6,879	\$7,722	\$8,325	\$2,292	\$4,500	\$5,871	\$7,522	\$8,621	\$11,617
69	\$2,507	\$4,825	\$6,369	\$7,542	\$8,459	\$9,115	\$2,510	\$4,931	\$6,438	\$8,241	\$9,442	\$12,742
70	\$2,728	\$5,250	\$6,934	\$8,203	\$9,196	\$9,902	\$2,728	\$5,362	\$7,008	\$8,960	\$10,262	\$13,866
71	\$2,945	\$5,676	\$7,496	\$8,864	\$9,933	\$10,693	\$2,945	\$5,792	\$7,575	\$9,680	\$11,085	\$14,990
72	\$3,163	\$6,101	\$8,059	\$9,525	\$10,672	\$11,480	\$3,163	\$6,223	\$8,142	\$10,401	\$11,906	\$16,115
73	\$3,551	\$6,861	\$9,064	\$10,705	\$11,984	\$12,893	\$3,553	\$6,990	\$9,155	\$11,683	\$13,367	\$18,126
74	\$3,941	\$7,623	\$10,067	\$11,885	\$13,299	\$14,307	\$3,941	\$7,757	\$10,171	\$12,964	\$14,828	\$20,137
75	\$4,328	\$8,383	\$11,073	\$13,066	\$14,613	\$15,720	\$4,331	\$8,527	\$11,184	\$14,248	\$16,290	\$22,145
76	\$4,716	\$9,143	\$12,078	\$14,246	\$15,928	\$17,131	\$4,718	\$9,295	\$12,197	\$15,530	\$17,751	\$24,156
77	\$5,106	\$9,902	\$13,083	\$15,426	\$17,242	\$18,544	\$5,106	\$10,062	\$13,210	\$16,814	\$19,215	\$26,164
78	\$5,929	\$11,513	\$15,158	\$17,678	\$19,828	\$21,332	\$5,931	\$11,696	\$15,297	\$19,405	\$22,145	\$30,315
79	\$6,752	\$13,124	\$17,234	\$19,929	\$22,414	\$24,123	\$6,757	\$13,329	\$17,381	\$21,998	\$25,078	\$34,469
80	\$7,578	\$14,735	\$19,309	\$22,183	\$25,002	\$26,911	\$7,583	\$14,963	\$19,466	\$24,592	\$28,011	\$38,620
81	\$8,401	\$16,345	\$21,385	\$24,435	\$27,588	\$29,700	\$8,408	\$16,596	\$21,550	\$27,185	\$30,943	\$42,771
82	\$9,224	\$17,956	\$23,462	\$26,686	\$30,173	\$32,488	\$9,236	\$18,230	\$23,634	\$29,778	\$33,876	\$46,921
83	\$10,151	\$19,752	\$25,807	\$29,355	\$33,190	\$35,738	\$10,161	\$20,051	\$25,997	\$32,757	\$37,262	\$51,614
84	\$11,075	\$21,547	\$28,152	\$32,022	\$36,209	\$38,987	\$11,085	\$21,874	\$28,360	\$35,735	\$40,651	\$56,307
85	\$12,002	\$23,343	\$30,500	\$34,692	\$39,225	\$42,236	\$12,010	\$23,698	\$30,726	\$38,713	\$44,037	\$61,000
86	\$12,926	\$25,139	\$32,845	\$37,361	\$42,244	\$45,485	\$12,934	\$25,521	\$33,088	\$41,692	\$47,425	\$65,691
87	\$13,853	\$26,934	\$35,190	\$40,030	\$45,260	\$48,735	\$13,858	\$27,344	\$35,451	\$44,667	\$50,814	\$70,383
88	\$14,778	\$28,730	\$37,538	\$42,697	\$48,276	\$51,982	\$14,790	\$29,165	\$37,814	\$47,646	\$54,200	\$75,076
89	\$15,705	\$30,525	\$39,883	\$45,366	\$51,295	\$55,231	\$15,727	\$30,989	\$40,177	\$50,624	\$57,589	\$79,767
90	\$16,629	\$32,321	\$42,231	\$48,036	\$54,312	\$58,480	\$16,677	\$32,812	\$42,543	\$53,602	\$60,975	\$84,460
91	\$17,556	\$34,117	\$44,576	\$50,703	\$57,330	\$61,730	\$17,640	\$34,636	\$44,906	\$56,581	\$64,363	\$89,153
92	\$18,480	\$35,912	\$46,921	\$53,372	\$60,347	\$64,979	\$18,615	\$36,457	\$47,268	\$59,557	\$67,750	\$93,845
93	\$19,407	\$37,708	\$49,269	\$56,041	\$63,363	\$68,228	\$19,602	\$38,280	\$49,631	\$62,535	\$71,138	\$98,536
94	\$20,334	\$39,503	\$51,614	\$58,708	\$66,382	\$71,475	\$20,603	\$40,104	\$51,997	\$65,513	\$74,524	\$103,229
95	\$21,259	\$41,299	\$53,960	\$61,378	\$69,398	\$74,724	\$21,616	\$41,927	\$54,360	\$68,492	\$77,913	\$107,922
96	\$22,186	\$43,095	\$56,307	\$64,047	\$72,417	\$77,974	\$22,641	\$43,751	\$56,723	\$71,470	\$81,302	\$112,615
97	\$23,110	\$44,890	\$58,652	\$66,716	\$75,433	\$81,223	\$23,680	\$45,572	\$59,086	\$74,448	\$84,688	\$117,305
98	\$24,037	\$46,686	\$61,000	\$69,383	\$78,450	\$84,472	\$24,731	\$47,395	\$61,448	\$77,424	\$88,076	\$121,998
99	\$24,961	\$48,482	\$63,345	\$72,052	\$81,469	\$87,722	\$25,795	\$49,219	\$63,814	\$80,402	\$91,462	\$126,691
100	\$25,888	\$50,277	\$65,691	\$74,722	\$84,485	\$90,968	\$26,871	\$51,042	\$66,177	\$83,381	\$94,851	\$131,384

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Rate Sheets with Proposed Premium Rate Increase

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	Unlimited 100 days \$50	Unlimited 100 days \$100	Unlimited 100 days \$150	Unlimited 100 days \$200	Unlimited 100 days \$250	Unlimited 100 days \$300	\$75K 180 days \$50	\$75K 180 days \$100	\$75K 180 days \$150	\$75K 180 days \$200
37	\$765	\$1,532	\$2,262	\$2,945	\$3,682	\$4,417	\$301	\$428	\$501	\$580
38	\$765	\$1,532	\$2,262	\$2,945	\$3,682	\$4,417	\$301	\$428	\$501	\$580
39	\$765	\$1,532	\$2,262	\$2,945	\$3,682	\$4,417	\$301	\$428	\$501	\$580
40	\$765	\$1,532	\$2,262	\$2,945	\$3,682	\$4,417	\$301	\$428	\$501	\$580
41	\$765	\$1,532	\$2,262	\$2,945	\$3,682	\$4,417	\$301	\$428	\$501	\$580
42	\$765	\$1,532	\$2,262	\$2,945	\$3,682	\$4,417	\$301	\$428	\$501	\$580
43	\$778	\$1,558	\$2,300	\$2,994	\$3,743	\$4,490	\$306	\$436	\$509	\$588
44	\$790	\$1,583	\$2,338	\$3,044	\$3,804	\$4,564	\$312	\$443	\$519	\$598
45	\$805	\$1,608	\$2,373	\$3,092	\$3,865	\$4,637	\$317	\$448	\$527	\$608
46	\$818	\$1,634	\$2,411	\$3,140	\$3,926	\$4,711	\$319	\$456	\$534	\$618
47	\$831	\$1,659	\$2,449	\$3,191	\$3,989	\$4,787	\$324	\$463	\$545	\$628
48	\$866	\$1,730	\$2,558	\$3,338	\$4,171	\$5,007	\$344	\$489	\$572	\$658
49	\$902	\$1,801	\$2,667	\$3,485	\$4,356	\$5,227	\$365	\$517	\$603	\$689
50	\$937	\$1,872	\$2,776	\$3,632	\$4,541	\$5,448	\$385	\$542	\$631	\$722
51	\$973	\$1,943	\$2,887	\$3,779	\$4,723	\$5,670	\$405	\$570	\$661	\$752
52	\$1,008	\$2,013	\$2,996	\$3,928	\$4,908	\$5,891	\$425	\$595	\$689	\$783
53	\$1,021	\$2,039	\$3,032	\$3,976	\$4,969	\$5,962	\$431	\$603	\$699	\$793
54	\$1,033	\$2,064	\$3,070	\$4,024	\$5,030	\$6,035	\$438	\$610	\$707	\$803
55	\$1,043	\$2,089	\$3,105	\$4,072	\$5,091	\$6,109	\$443	\$618	\$717	\$813
56	\$1,056	\$2,115	\$3,143	\$4,121	\$5,151	\$6,180	\$448	\$626	\$724	\$821
57	\$1,069	\$2,138	\$3,181	\$4,169	\$5,212	\$6,253	\$453	\$631	\$732	\$831
58	\$1,122	\$2,241	\$3,335	\$4,376	\$5,470	\$6,564	\$479	\$666	\$770	\$871
59	\$1,173	\$2,348	\$3,490	\$4,584	\$5,731	\$6,876	\$501	\$699	\$805	\$912
60	\$1,226	\$2,452	\$3,647	\$4,792	\$5,992	\$7,190	\$527	\$732	\$843	\$950
61	\$1,276	\$2,555	\$3,801	\$5,002	\$6,250	\$7,502	\$552	\$767	\$881	\$990
62	\$1,330	\$2,659	\$3,956	\$5,210	\$6,511	\$7,813	\$577	\$800	\$917	\$1,031
63	\$1,479	\$2,961	\$4,407	\$5,805	\$7,256	\$8,707	\$646	\$894	\$1,021	\$1,145
64	\$1,631	\$3,262	\$4,858	\$6,402	\$8,003	\$9,604	\$714	\$985	\$1,122	\$1,256
65	\$1,780	\$3,563	\$5,308	\$7,000	\$8,750	\$10,500	\$783	\$1,079	\$1,226	\$1,370
66	\$1,932	\$3,865	\$5,759	\$7,595	\$9,495	\$11,394	\$851	\$1,173	\$1,330	\$1,484
67	\$2,082	\$4,166	\$6,210	\$8,193	\$10,242	\$12,291	\$922	\$1,264	\$1,431	\$1,598
68	\$2,300	\$4,602	\$6,858	\$9,052	\$11,316	\$13,577	\$1,021	\$1,395	\$1,578	\$1,758
69	\$2,517	\$5,037	\$7,509	\$9,910	\$12,389	\$14,866	\$1,119	\$1,527	\$1,722	\$1,917
70	\$2,738	\$5,473	\$8,160	\$10,769	\$13,461	\$16,155	\$1,218	\$1,659	\$1,869	\$2,077
71	\$2,956	\$5,909	\$8,808	\$11,627	\$14,535	\$17,442	\$1,317	\$1,791	\$2,013	\$2,236
72	\$3,173	\$6,344	\$9,459	\$12,486	\$15,608	\$18,731	\$1,416	\$1,922	\$2,160	\$2,396
73	\$3,561	\$7,119	\$10,614	\$14,010	\$17,513	\$21,016	\$1,590	\$2,158	\$2,421	\$2,685
74	\$3,948	\$7,894	\$11,766	\$15,532	\$19,417	\$23,300	\$1,768	\$2,393	\$2,685	\$2,973
75	\$4,336	\$8,672	\$12,921	\$17,057	\$21,322	\$25,584	\$1,945	\$2,631	\$2,945	\$3,262
76	\$4,723	\$9,447	\$14,076	\$18,579	\$23,224	\$27,869	\$2,122	\$2,867	\$3,206	\$3,551
77	\$5,111	\$10,222	\$15,229	\$20,104	\$25,128	\$30,156	\$2,300	\$3,102	\$3,470	\$3,839
78	\$5,939	\$11,878	\$17,452	\$23,280	\$29,100	\$34,919	\$2,662	\$3,556	\$3,956	\$4,399
79	\$6,765	\$13,534	\$19,676	\$26,456	\$33,071	\$39,683	\$3,021	\$4,009	\$4,445	\$4,959
80	\$7,593	\$15,191	\$21,899	\$29,631	\$37,039	\$44,447	\$3,384	\$4,462	\$4,934	\$5,521
81	\$8,418	\$16,847	\$24,123	\$32,807	\$41,010	\$49,213	\$3,746	\$4,916	\$5,422	\$6,081
82	\$9,247	\$18,503	\$26,347	\$35,986	\$44,982	\$53,977	\$4,108	\$5,369	\$5,911	\$6,640
83	\$10,171	\$20,352	\$28,983	\$39,582	\$49,479	\$59,374	\$4,554	\$5,911	\$6,501	\$7,307
84	\$11,095	\$22,203	\$31,617	\$43,181	\$53,977	\$64,771	\$5,002	\$6,453	\$7,094	\$7,970
85	\$12,020	\$24,052	\$34,251	\$46,780	\$58,475	\$70,171	\$5,450	\$6,993	\$7,684	\$8,634
86	\$12,944	\$25,903	\$36,887	\$50,378	\$62,973	\$75,568	\$5,898	\$7,534	\$8,274	\$9,297
87	\$13,869	\$27,752	\$39,521	\$53,977	\$67,471	\$80,965	\$6,347	\$8,076	\$8,867	\$9,961
88	\$14,806	\$29,604	\$42,155	\$57,576	\$71,969	\$86,364	\$6,792	\$8,618	\$9,457	\$10,627
89	\$15,755	\$31,452	\$44,792	\$61,175	\$76,467	\$91,761	\$7,241	\$9,160	\$10,049	\$11,290
90	\$16,718	\$33,304	\$47,425	\$64,771	\$80,965	\$97,158	\$7,689	\$9,702	\$10,639	\$11,954
91	\$17,693	\$35,155	\$50,059	\$68,370	\$85,463	\$102,555	\$8,137	\$10,242	\$11,230	\$12,617
92	\$18,680	\$37,004	\$52,696	\$71,969	\$89,960	\$107,955	\$8,586	\$10,784	\$11,822	\$13,283
93	\$19,681	\$38,855	\$55,330	\$75,568	\$94,461	\$113,352	\$9,034	\$11,326	\$12,412	\$13,947
94	\$20,694	\$40,704	\$57,964	\$79,167	\$98,959	\$118,749	\$9,480	\$11,868	\$13,002	\$14,611
95	\$21,720	\$42,555	\$60,600	\$82,765	\$103,457	\$124,148	\$9,928	\$12,410	\$13,595	\$15,274
96	\$22,758	\$44,404	\$63,234	\$86,364	\$107,955	\$129,545	\$10,376	\$12,952	\$14,185	\$15,940
97	\$23,809	\$46,255	\$65,868	\$89,960	\$112,453	\$134,942	\$10,824	\$13,491	\$14,778	\$16,604
98	\$24,873	\$48,104	\$68,504	\$93,559	\$116,950	\$140,341	\$11,273	\$14,033	\$15,368	\$17,267
99	\$25,949	\$49,956	\$71,138	\$97,158	\$121,448	\$145,738	\$11,721	\$14,575	\$15,958	\$17,931
100	\$27,038	\$51,807	\$73,772	\$100,757	\$125,946	\$151,135	\$12,167	\$15,117	\$16,551	\$18,597

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

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Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$403	\$605	\$724	\$836	\$950	\$1,003	\$481	\$765	\$935	\$1,086	\$1,208	\$1,307
38	\$403	\$605	\$724	\$836	\$950	\$1,003	\$481	\$765	\$935	\$1,086	\$1,208	\$1,307
39	\$403	\$605	\$724	\$836	\$950	\$1,003	\$481	\$765	\$935	\$1,086	\$1,208	\$1,307
40	\$403	\$605	\$724	\$836	\$950	\$1,003	\$481	\$765	\$935	\$1,086	\$1,208	\$1,307
41	\$403	\$605	\$724	\$836	\$950	\$1,003	\$481	\$765	\$935	\$1,086	\$1,208	\$1,307
42	\$403	\$605	\$724	\$836	\$950	\$1,003	\$481	\$765	\$935	\$1,086	\$1,208	\$1,307
43	\$408	\$615	\$737	\$851	\$965	\$1,021	\$489	\$778	\$952	\$1,104	\$1,228	\$1,327
44	\$415	\$626	\$750	\$864	\$980	\$1,036	\$496	\$790	\$967	\$1,124	\$1,249	\$1,350
45	\$423	\$636	\$762	\$879	\$995	\$1,054	\$504	\$803	\$983	\$1,142	\$1,269	\$1,370
46	\$428	\$646	\$775	\$894	\$1,013	\$1,069	\$512	\$815	\$998	\$1,160	\$1,289	\$1,393
47	\$436	\$656	\$785	\$907	\$1,028	\$1,086	\$519	\$828	\$1,013	\$1,178	\$1,309	\$1,416
48	\$458	\$694	\$831	\$960	\$1,086	\$1,145	\$545	\$874	\$1,071	\$1,246	\$1,385	\$1,494
49	\$484	\$732	\$879	\$1,011	\$1,145	\$1,203	\$570	\$919	\$1,132	\$1,317	\$1,464	\$1,573
50	\$507	\$772	\$924	\$1,064	\$1,203	\$1,264	\$595	\$965	\$1,190	\$1,385	\$1,540	\$1,654
51	\$529	\$810	\$970	\$1,114	\$1,264	\$1,322	\$620	\$1,011	\$1,249	\$1,454	\$1,616	\$1,732
52	\$552	\$848	\$1,016	\$1,168	\$1,322	\$1,380	\$646	\$1,056	\$1,309	\$1,525	\$1,692	\$1,811
53	\$560	\$859	\$1,028	\$1,183	\$1,337	\$1,398	\$653	\$1,071	\$1,325	\$1,542	\$1,712	\$1,834
54	\$567	\$869	\$1,041	\$1,195	\$1,355	\$1,413	\$661	\$1,084	\$1,340	\$1,563	\$1,735	\$1,856
55	\$575	\$879	\$1,054	\$1,211	\$1,370	\$1,431	\$671	\$1,097	\$1,357	\$1,580	\$1,755	\$1,879
56	\$580	\$889	\$1,066	\$1,226	\$1,385	\$1,449	\$679	\$1,109	\$1,373	\$1,598	\$1,775	\$1,902
57	\$588	\$902	\$1,079	\$1,238	\$1,403	\$1,464	\$686	\$1,122	\$1,388	\$1,618	\$1,796	\$1,922
58	\$618	\$952	\$1,137	\$1,307	\$1,477	\$1,540	\$719	\$1,183	\$1,466	\$1,707	\$1,894	\$2,026
59	\$651	\$1,000	\$1,195	\$1,373	\$1,550	\$1,613	\$755	\$1,244	\$1,542	\$1,798	\$1,993	\$2,127
60	\$681	\$1,051	\$1,256	\$1,439	\$1,626	\$1,687	\$788	\$1,304	\$1,621	\$1,887	\$2,092	\$2,229
61	\$712	\$1,102	\$1,314	\$1,504	\$1,699	\$1,760	\$823	\$1,365	\$1,697	\$1,978	\$2,191	\$2,333
62	\$745	\$1,152	\$1,373	\$1,570	\$1,773	\$1,836	\$859	\$1,426	\$1,775	\$2,067	\$2,289	\$2,434
63	\$831	\$1,292	\$1,535	\$1,753	\$1,975	\$2,041	\$955	\$1,593	\$1,986	\$2,312	\$2,558	\$2,715
64	\$917	\$1,428	\$1,697	\$1,935	\$2,178	\$2,246	\$1,054	\$1,760	\$2,198	\$2,558	\$2,826	\$2,999
65	\$1,003	\$1,565	\$1,856	\$2,117	\$2,381	\$2,452	\$1,152	\$1,930	\$2,409	\$2,804	\$3,095	\$3,280
66	\$1,092	\$1,702	\$2,018	\$2,300	\$2,586	\$2,657	\$1,249	\$2,097	\$2,621	\$3,049	\$3,363	\$3,561
67	\$1,178	\$1,839	\$2,178	\$2,482	\$2,788	\$2,862	\$1,347	\$2,267	\$2,831	\$3,295	\$3,632	\$3,844
68	\$1,302	\$2,039	\$2,409	\$2,738	\$3,075	\$3,153	\$1,489	\$2,507	\$3,135	\$3,647	\$4,017	\$4,247
69	\$1,428	\$2,236	\$2,639	\$2,996	\$3,361	\$3,447	\$1,631	\$2,750	\$3,439	\$3,996	\$4,399	\$4,647
70	\$1,555	\$2,434	\$2,869	\$3,254	\$3,647	\$3,738	\$1,773	\$2,994	\$3,743	\$4,348	\$4,782	\$5,050
71	\$1,679	\$2,631	\$3,100	\$3,510	\$3,936	\$4,029	\$1,915	\$3,234	\$4,047	\$4,698	\$5,167	\$5,453
72	\$1,806	\$2,829	\$3,330	\$3,769	\$4,222	\$4,321	\$2,056	\$3,477	\$4,351	\$5,050	\$5,549	\$5,855
73	\$2,029	\$3,183	\$3,741	\$4,229	\$4,733	\$4,842	\$2,307	\$3,910	\$4,893	\$5,673	\$6,233	\$6,575
74	\$2,251	\$3,538	\$4,148	\$4,688	\$5,245	\$5,367	\$2,560	\$4,343	\$5,437	\$6,299	\$6,917	\$7,296
75	\$2,477	\$3,890	\$4,559	\$5,146	\$5,757	\$5,891	\$2,814	\$4,779	\$5,979	\$6,924	\$7,600	\$8,016
76	\$2,700	\$4,245	\$4,969	\$5,607	\$6,268	\$6,413	\$3,067	\$5,212	\$6,521	\$7,550	\$8,282	\$8,737
77	\$2,923	\$4,599	\$5,379	\$6,066	\$6,780	\$6,937	\$3,318	\$5,645	\$7,063	\$8,175	\$8,965	\$9,457
78	\$3,351	\$5,321	\$6,187	\$6,975	\$7,735	\$7,914	\$3,855	\$6,562	\$8,185	\$9,368	\$10,310	\$10,880
79	\$3,779	\$6,045	\$6,993	\$7,887	\$8,689	\$8,889	\$4,389	\$7,481	\$9,307	\$10,563	\$11,655	\$12,303
80	\$4,204	\$6,770	\$7,800	\$8,796	\$9,644	\$9,867	\$4,926	\$8,398	\$10,427	\$11,756	\$13,000	\$13,724
81	\$4,632	\$7,491	\$8,608	\$9,705	\$10,599	\$10,845	\$5,460	\$9,317	\$11,549	\$12,949	\$14,345	\$15,147
82	\$5,058	\$8,216	\$9,414	\$10,617	\$11,554	\$11,822	\$5,995	\$10,234	\$12,668	\$14,145	\$15,689	\$16,568
83	\$5,564	\$9,036	\$10,356	\$11,678	\$12,711	\$13,002	\$6,597	\$11,257	\$13,937	\$15,558	\$17,260	\$18,227
84	\$6,071	\$9,857	\$11,298	\$12,739	\$13,866	\$14,185	\$7,200	\$12,281	\$15,203	\$16,973	\$18,827	\$19,883
85	\$6,575	\$10,680	\$12,238	\$13,800	\$15,021	\$15,368	\$7,800	\$13,306	\$16,469	\$18,387	\$20,398	\$21,540
86	\$7,081	\$11,501	\$13,180	\$14,861	\$16,176	\$16,551	\$8,403	\$14,329	\$17,736	\$19,800	\$21,965	\$23,196
87	\$7,588	\$12,324	\$14,122	\$15,922	\$17,333	\$17,733	\$9,003	\$15,353	\$19,005	\$21,216	\$23,535	\$24,855
88	\$8,094	\$13,144	\$15,061	\$16,984	\$18,488	\$18,913	\$9,606	\$16,376	\$20,271	\$22,629	\$25,103	\$26,511
89	\$8,598	\$13,965	\$16,003	\$18,047	\$19,643	\$20,096	\$10,209	\$17,399	\$21,537	\$24,045	\$26,673	\$28,168
90	\$9,105	\$14,788	\$16,946	\$19,108	\$20,798	\$21,279	\$10,809	\$18,422	\$22,804	\$25,458	\$28,244	\$29,824
91	\$9,611	\$15,608	\$17,888	\$20,170	\$21,955	\$22,462	\$11,412	\$19,445	\$24,072	\$26,873	\$29,811	\$31,483
92	\$10,118	\$16,429	\$18,827	\$21,231	\$23,110	\$23,642	\$12,012	\$20,468	\$25,339	\$28,287	\$31,381	\$33,139
93	\$10,622	\$17,252	\$19,769	\$22,292	\$24,265	\$24,825	\$12,615	\$21,494	\$26,605	\$29,702	\$32,949	\$34,795
94	\$11,128	\$18,073	\$20,712	\$23,353	\$25,420	\$26,007	\$13,218	\$22,517	\$27,871	\$31,116	\$34,519	\$36,452
95	\$11,635	\$18,896	\$21,651	\$24,417	\$26,575	\$27,190	\$13,818	\$23,541	\$29,138	\$32,531	\$36,087	\$38,111
96	\$12,139	\$19,716	\$22,593	\$25,478	\$27,732	\$28,373	\$14,421	\$24,564	\$30,406	\$33,944	\$37,657	\$39,767
97	\$12,645	\$20,537	\$23,535	\$26,539	\$28,887	\$29,553	\$15,021	\$25,587	\$31,673	\$35,360	\$39,225	\$41,423
98	\$13,152	\$21,360	\$24,478	\$27,600	\$30,042	\$30,736	\$15,624	\$26,610	\$32,939	\$36,773	\$40,795	\$43,080
99	\$13,658	\$22,181	\$25,417	\$28,661	\$31,197	\$31,918	\$16,226	\$27,633	\$34,205	\$38,187	\$42,363	\$44,738
100	\$14,162	\$23,001	\$26,359	\$29,723	\$32,354	\$33,101	\$16,827	\$28,656	\$35,474	\$39,602	\$43,933	\$46,395

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 460

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$595	\$935	\$1,041	\$1,314	\$1,466	\$1,872	\$613	\$1,226	\$1,808	\$2,355	\$2,945	\$3,533
38	\$595	\$935	\$1,041	\$1,314	\$1,466	\$1,872	\$613	\$1,226	\$1,808	\$2,355	\$2,945	\$3,533
39	\$595	\$935	\$1,041	\$1,314	\$1,466	\$1,872	\$613	\$1,226	\$1,808	\$2,355	\$2,945	\$3,533
40	\$595	\$935	\$1,041	\$1,314	\$1,466	\$1,872	\$613	\$1,226	\$1,808	\$2,355	\$2,945	\$3,533
41	\$595	\$935	\$1,041	\$1,314	\$1,466	\$1,872	\$613	\$1,226	\$1,808	\$2,355	\$2,945	\$3,533
42	\$595	\$935	\$1,041	\$1,314	\$1,466	\$1,872	\$613	\$1,226	\$1,808	\$2,355	\$2,945	\$3,533
43	\$605	\$950	\$1,059	\$1,335	\$1,489	\$1,902	\$623	\$1,246	\$1,839	\$2,396	\$2,994	\$3,594
44	\$615	\$965	\$1,076	\$1,357	\$1,514	\$1,932	\$633	\$1,266	\$1,869	\$2,434	\$3,044	\$3,652
45	\$626	\$980	\$1,092	\$1,378	\$1,537	\$1,965	\$643	\$1,287	\$1,899	\$2,474	\$3,092	\$3,710
46	\$633	\$995	\$1,109	\$1,401	\$1,563	\$1,996	\$653	\$1,307	\$1,930	\$2,512	\$3,140	\$3,769
47	\$643	\$1,011	\$1,127	\$1,423	\$1,588	\$2,026	\$664	\$1,327	\$1,960	\$2,553	\$3,191	\$3,829
48	\$674	\$1,061	\$1,193	\$1,502	\$1,674	\$2,145	\$691	\$1,385	\$2,046	\$2,669	\$3,338	\$4,004
49	\$707	\$1,109	\$1,256	\$1,580	\$1,760	\$2,262	\$722	\$1,441	\$2,135	\$2,788	\$3,485	\$4,181
50	\$737	\$1,160	\$1,322	\$1,659	\$1,846	\$2,381	\$750	\$1,497	\$2,221	\$2,905	\$3,632	\$4,359
51	\$767	\$1,208	\$1,385	\$1,737	\$1,932	\$2,500	\$778	\$1,555	\$2,310	\$3,024	\$3,779	\$4,536
52	\$798	\$1,259	\$1,449	\$1,813	\$2,016	\$2,616	\$805	\$1,611	\$2,396	\$3,140	\$3,928	\$4,713
53	\$808	\$1,274	\$1,466	\$1,836	\$2,041	\$2,649	\$815	\$1,631	\$2,426	\$3,181	\$3,976	\$4,771
54	\$815	\$1,289	\$1,487	\$1,859	\$2,067	\$2,682	\$826	\$1,651	\$2,454	\$3,219	\$4,024	\$4,830
55	\$826	\$1,304	\$1,504	\$1,882	\$2,092	\$2,712	\$836	\$1,672	\$2,484	\$3,257	\$4,072	\$4,885
56	\$836	\$1,319	\$1,522	\$1,905	\$2,117	\$2,745	\$846	\$1,692	\$2,515	\$3,297	\$4,121	\$4,944
57	\$846	\$1,335	\$1,540	\$1,927	\$2,143	\$2,778	\$856	\$1,712	\$2,543	\$3,335	\$4,169	\$5,002
58	\$889	\$1,403	\$1,623	\$2,031	\$2,257	\$2,933	\$897	\$1,793	\$2,669	\$3,503	\$4,376	\$5,253
59	\$929	\$1,471	\$1,710	\$2,132	\$2,371	\$3,087	\$940	\$1,877	\$2,793	\$3,667	\$4,584	\$5,501
60	\$973	\$1,540	\$1,793	\$2,236	\$2,484	\$3,239	\$980	\$1,960	\$2,918	\$3,834	\$4,792	\$5,752
61	\$1,016	\$1,608	\$1,877	\$2,340	\$2,598	\$3,394	\$1,021	\$2,044	\$3,042	\$4,002	\$5,002	\$6,000
62	\$1,056	\$1,677	\$1,963	\$2,444	\$2,712	\$3,548	\$1,064	\$2,127	\$3,166	\$4,166	\$5,210	\$6,250
63	\$1,178	\$1,869	\$2,196	\$2,730	\$3,026	\$3,971	\$1,183	\$2,368	\$3,525	\$4,645	\$5,805	\$6,967
64	\$1,297	\$2,064	\$2,429	\$3,016	\$3,343	\$4,394	\$1,304	\$2,609	\$3,885	\$5,121	\$6,402	\$7,684
65	\$1,418	\$2,259	\$2,662	\$3,303	\$3,657	\$4,820	\$1,423	\$2,852	\$4,247	\$5,600	\$7,000	\$8,401
66	\$1,540	\$2,452	\$2,895	\$3,591	\$3,974	\$5,242	\$1,545	\$3,092	\$4,607	\$6,078	\$7,595	\$9,115
67	\$1,659	\$2,647	\$3,128	\$3,877	\$4,290	\$5,665	\$1,666	\$3,333	\$4,966	\$6,554	\$8,193	\$9,832
68	\$1,834	\$2,925	\$3,465	\$4,288	\$4,741	\$6,273	\$1,841	\$3,682	\$5,488	\$7,241	\$9,052	\$10,862
69	\$2,008	\$3,206	\$3,799	\$4,698	\$5,192	\$6,881	\$2,016	\$4,029	\$6,007	\$7,930	\$9,910	\$11,893
70	\$2,183	\$3,485	\$4,133	\$5,108	\$5,645	\$7,489	\$2,188	\$4,379	\$6,527	\$8,616	\$10,769	\$12,924
71	\$2,358	\$3,766	\$4,470	\$5,519	\$6,096	\$8,094	\$2,363	\$4,726	\$7,048	\$9,302	\$11,627	\$13,955
72	\$2,533	\$4,045	\$4,804	\$5,929	\$6,549	\$8,702	\$2,538	\$5,075	\$7,567	\$9,989	\$12,486	\$14,985
73	\$2,842	\$4,543	\$5,402	\$6,658	\$7,352	\$9,788	\$2,849	\$5,696	\$8,489	\$11,209	\$14,010	\$16,811
74	\$3,153	\$5,042	\$6,000	\$7,390	\$8,155	\$10,872	\$3,158	\$6,316	\$9,414	\$12,427	\$15,532	\$18,640
75	\$3,465	\$5,541	\$6,597	\$8,122	\$8,960	\$11,959	\$3,470	\$6,937	\$10,338	\$13,646	\$17,057	\$20,468
76	\$3,774	\$6,043	\$7,198	\$8,851	\$9,763	\$13,043	\$3,779	\$7,557	\$11,260	\$14,864	\$18,579	\$22,297
77	\$4,085	\$6,542	\$7,795	\$9,583	\$10,569	\$14,129	\$4,088	\$8,178	\$12,184	\$16,082	\$20,104	\$24,123
78	\$4,746	\$7,603	\$9,024	\$11,062	\$12,179	\$16,371	\$4,751	\$9,502	\$13,962	\$18,625	\$23,280	\$27,935
79	\$5,407	\$8,664	\$10,254	\$12,539	\$13,793	\$18,612	\$5,412	\$10,827	\$15,743	\$21,165	\$26,456	\$31,746
80	\$6,068	\$9,725	\$11,485	\$14,018	\$15,406	\$20,853	\$6,073	\$12,151	\$17,521	\$23,705	\$29,631	\$35,558
81	\$6,727	\$10,786	\$12,714	\$15,497	\$17,019	\$23,097	\$6,734	\$13,476	\$19,298	\$26,248	\$32,807	\$39,369
82	\$7,388	\$11,850	\$13,944	\$16,973	\$18,632	\$25,339	\$7,398	\$14,801	\$21,079	\$28,788	\$35,986	\$43,181
83	\$8,127	\$13,033	\$15,337	\$18,670	\$20,494	\$27,871	\$8,137	\$16,282	\$23,186	\$31,668	\$39,582	\$47,499
84	\$8,867	\$14,218	\$16,733	\$20,370	\$22,358	\$30,406	\$8,877	\$17,761	\$25,293	\$34,545	\$43,181	\$51,817
85	\$9,606	\$15,403	\$18,128	\$22,067	\$24,222	\$32,939	\$9,616	\$19,243	\$27,400	\$37,424	\$46,780	\$56,135
86	\$10,348	\$16,589	\$19,521	\$23,763	\$26,083	\$35,474	\$10,356	\$20,722	\$29,510	\$40,304	\$50,378	\$60,453
87	\$11,088	\$17,774	\$20,917	\$25,460	\$27,947	\$38,007	\$11,095	\$22,203	\$31,617	\$43,181	\$53,977	\$64,771
88	\$11,827	\$18,959	\$22,310	\$27,160	\$29,811	\$40,542	\$11,835	\$23,682	\$33,724	\$46,060	\$57,576	\$69,089
89	\$12,567	\$20,142	\$23,705	\$28,856	\$31,673	\$43,074	\$12,574	\$25,164	\$35,834	\$48,940	\$61,175	\$73,410
90	\$13,306	\$21,327	\$25,101	\$30,553	\$33,537	\$45,610	\$13,314	\$26,643	\$37,941	\$51,817	\$64,771	\$77,728
91	\$14,046	\$22,512	\$26,494	\$32,250	\$35,401	\$48,142	\$14,053	\$28,122	\$40,048	\$54,697	\$68,370	\$82,046
92	\$14,785	\$23,698	\$27,889	\$33,947	\$37,262	\$50,677	\$14,793	\$29,604	\$42,155	\$57,576	\$71,969	\$86,364
93	\$15,525	\$24,883	\$29,282	\$35,646	\$39,126	\$53,210	\$15,535	\$31,083	\$44,265	\$60,453	\$75,568	\$90,682
94	\$16,264	\$26,068	\$30,677	\$37,343	\$40,990	\$55,743	\$16,274	\$32,564	\$46,372	\$63,333	\$79,167	\$95,000
95	\$17,004	\$27,253	\$32,073	\$39,040	\$42,852	\$58,278	\$17,014	\$34,043	\$48,479	\$66,212	\$82,765	\$99,318
96	\$17,743	\$28,436	\$33,466	\$40,737	\$44,716	\$60,810	\$17,754	\$35,525	\$50,586	\$69,089	\$86,364	\$103,637
97	\$18,483	\$29,621	\$34,861	\$42,434	\$46,580	\$63,345	\$18,493	\$37,004	\$52,696	\$71,969	\$89,960	\$107,955
98	\$19,222	\$30,807	\$36,254	\$44,133	\$48,441	\$65,878	\$19,233	\$38,485	\$54,803	\$74,848	\$93,559	\$112,273
99	\$19,962	\$31,992	\$37,650	\$45,830	\$50,305	\$68,413	\$19,972	\$39,964	\$56,910	\$77,728	\$97,158	\$116,591
100	\$20,704	\$33,177	\$39,045	\$47,527	\$52,169	\$70,946	\$20,712	\$41,443	\$59,017	\$80,605	\$100,757	\$120,909

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460

Benefit Type: SPAR

Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 0 days \$50	\$75K 0 days \$100	\$75K 0 days \$150	\$75K 0 days \$200	\$150k 0 days \$50	\$150k 0 days \$100	\$150k 0 days \$150	\$150k 0 days \$200	\$150k 0 days \$250	\$150k 0 days \$300
37	\$85	\$128	\$152	\$175	\$106	\$171	\$211	\$248	\$276	\$304
38	\$85	\$128	\$152	\$175	\$106	\$171	\$211	\$248	\$276	\$304
39	\$85	\$128	\$152	\$175	\$106	\$171	\$211	\$248	\$276	\$304
40	\$85	\$128	\$152	\$175	\$106	\$171	\$211	\$248	\$276	\$304
41	\$85	\$128	\$152	\$175	\$106	\$171	\$211	\$248	\$276	\$304
42	\$85	\$128	\$152	\$175	\$106	\$171	\$211	\$248	\$276	\$304
43	\$86	\$130	\$155	\$178	\$107	\$173	\$215	\$252	\$281	\$309
44	\$88	\$132	\$157	\$181	\$109	\$176	\$218	\$257	\$285	\$314
45	\$89	\$134	\$160	\$184	\$111	\$179	\$222	\$261	\$290	\$319
46	\$90	\$136	\$162	\$187	\$113	\$182	\$225	\$265	\$295	\$324
47	\$92	\$138	\$165	\$190	\$114	\$185	\$229	\$269	\$299	\$329
48	\$95	\$142	\$169	\$194	\$117	\$190	\$236	\$277	\$307	\$338
49	\$98	\$146	\$173	\$198	\$120	\$195	\$242	\$284	\$315	\$346
50	\$100	\$149	\$177	\$202	\$123	\$201	\$249	\$292	\$323	\$354
51	\$103	\$153	\$181	\$206	\$125	\$206	\$256	\$300	\$331	\$362
52	\$106	\$157	\$185	\$210	\$128	\$211	\$262	\$307	\$339	\$370
53	\$107	\$159	\$187	\$213	\$130	\$214	\$265	\$311	\$343	\$375
54	\$109	\$161	\$190	\$215	\$131	\$216	\$269	\$315	\$347	\$379
55	\$110	\$162	\$192	\$218	\$133	\$219	\$272	\$319	\$351	\$384
56	\$111	\$164	\$194	\$221	\$134	\$222	\$275	\$322	\$356	\$389
57	\$113	\$166	\$197	\$223	\$136	\$224	\$278	\$326	\$360	\$393
58	\$117	\$173	\$204	\$231	\$141	\$234	\$290	\$339	\$374	\$408
59	\$122	\$180	\$211	\$239	\$147	\$243	\$302	\$353	\$388	\$423
60	\$127	\$186	\$219	\$247	\$152	\$253	\$313	\$366	\$402	\$438
61	\$131	\$193	\$226	\$254	\$158	\$262	\$325	\$379	\$416	\$453
62	\$136	\$200	\$234	\$262	\$163	\$272	\$336	\$392	\$430	\$467
63	\$151	\$221	\$258	\$289	\$181	\$302	\$373	\$435	\$475	\$516
64	\$166	\$243	\$283	\$316	\$199	\$332	\$410	\$477	\$521	\$565
65	\$182	\$265	\$307	\$343	\$217	\$363	\$447	\$520	\$567	\$614
66	\$197	\$286	\$332	\$370	\$234	\$393	\$484	\$562	\$613	\$663
67	\$212	\$308	\$356	\$397	\$252	\$424	\$521	\$605	\$658	\$712
68	\$234	\$340	\$391	\$436	\$279	\$468	\$575	\$666	\$724	\$783
69	\$257	\$371	\$427	\$475	\$305	\$513	\$629	\$728	\$791	\$854
70	\$279	\$402	\$462	\$513	\$331	\$557	\$683	\$789	\$857	\$924
71	\$301	\$434	\$498	\$552	\$358	\$602	\$736	\$850	\$923	\$995
72	\$323	\$465	\$533	\$591	\$384	\$647	\$790	\$912	\$989	\$1,066
73	\$363	\$521	\$596	\$660	\$430	\$725	\$885	\$1,020	\$1,106	\$1,192
74	\$402	\$577	\$659	\$730	\$477	\$804	\$980	\$1,128	\$1,223	\$1,318
75	\$442	\$632	\$722	\$799	\$523	\$883	\$1,074	\$1,237	\$1,340	\$1,444
76	\$481	\$688	\$785	\$869	\$569	\$962	\$1,169	\$1,345	\$1,457	\$1,569
77	\$520	\$743	\$848	\$938	\$616	\$1,040	\$1,264	\$1,453	\$1,574	\$1,695
78	\$614	\$869	\$986	\$1,107	\$730	\$1,228	\$1,482	\$1,715	\$1,843	\$1,972
79	\$708	\$994	\$1,124	\$1,276	\$844	\$1,416	\$1,701	\$1,977	\$2,113	\$2,249
80	\$802	\$1,119	\$1,262	\$1,445	\$959	\$1,603	\$1,919	\$2,239	\$2,382	\$2,525
81	\$895	\$1,244	\$1,400	\$1,614	\$1,074	\$1,791	\$2,137	\$2,501	\$2,651	\$2,800
82	\$989	\$1,369	\$1,538	\$1,784	\$1,188	\$1,979	\$2,355	\$2,763	\$2,919	\$3,076
83	\$1,097	\$1,508	\$1,692	\$1,962	\$1,318	\$2,179	\$2,612	\$3,065	\$3,214	\$3,383
84	\$1,205	\$1,646	\$1,845	\$2,141	\$1,447	\$2,378	\$2,869	\$3,366	\$3,509	\$3,691
85	\$1,313	\$1,784	\$1,999	\$2,319	\$1,577	\$2,578	\$3,125	\$3,667	\$3,803	\$3,998
86	\$1,421	\$1,922	\$2,153	\$2,498	\$1,706	\$2,778	\$3,382	\$3,968	\$4,098	\$4,306
87	\$1,529	\$2,060	\$2,307	\$2,676	\$1,836	\$2,977	\$3,639	\$4,270	\$4,392	\$4,614
88	\$1,636	\$2,198	\$2,461	\$2,854	\$1,966	\$3,177	\$3,896	\$4,571	\$4,687	\$4,921
89	\$1,744	\$2,337	\$2,614	\$3,033	\$2,095	\$3,377	\$4,152	\$4,872	\$4,981	\$5,229
90	\$1,852	\$2,475	\$2,768	\$3,211	\$2,225	\$3,576	\$4,409	\$5,173	\$5,276	\$5,537
91	\$1,960	\$2,613	\$2,922	\$3,390	\$2,354	\$3,776	\$4,666	\$5,475	\$5,570	\$5,844
92	\$2,068	\$2,751	\$3,076	\$3,568	\$2,484	\$3,976	\$4,923	\$5,776	\$5,865	\$6,152
93	\$2,176	\$2,889	\$3,230	\$3,747	\$2,613	\$4,175	\$5,179	\$6,077	\$6,160	\$6,459
94	\$2,284	\$3,027	\$3,384	\$3,925	\$2,743	\$4,375	\$5,436	\$6,378	\$6,454	\$6,767
95	\$2,391	\$3,166	\$3,537	\$4,103	\$2,872	\$4,575	\$5,693	\$6,680	\$6,749	\$7,075
96	\$2,499	\$3,304	\$3,691	\$4,282	\$3,002	\$4,774	\$5,950	\$6,981	\$7,043	\$7,382
97	\$2,607	\$3,442	\$3,845	\$4,460	\$3,131	\$4,974	\$6,206	\$7,282	\$7,338	\$7,690
98	\$2,715	\$3,580	\$3,999	\$4,639	\$3,261	\$5,174	\$6,463	\$7,583	\$7,632	\$7,998
99	\$2,823	\$3,718	\$4,153	\$4,817	\$3,390	\$5,373	\$6,720	\$7,885	\$7,927	\$8,305
100	\$2,931	\$3,856	\$4,306	\$4,996	\$3,520	\$5,573	\$6,977	\$8,186	\$8,221	\$8,613

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

**Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2**

Maximum Benefit Elimination Period Daily Benefit	\$250K 0 days \$50	\$250K 0 days \$100	\$250K 0 days \$150	\$250K 0 days \$200	\$250K 0 days \$250	\$250K 0 days \$300	\$500K 0 days \$50	\$500K 0 days \$100	\$500K 0 days \$150	\$500K 0 days \$200	\$500K 0 days \$250	\$500K 0 days \$300
37	\$113	\$203	\$262	\$311	\$352	\$402	\$114	\$218	\$267	\$406	\$460	\$524
38	\$113	\$203	\$262	\$311	\$352	\$402	\$114	\$218	\$267	\$406	\$460	\$524
39	\$113	\$203	\$262	\$311	\$352	\$402	\$114	\$218	\$267	\$406	\$460	\$524
40	\$113	\$203	\$262	\$311	\$352	\$402	\$114	\$218	\$267	\$406	\$460	\$524
41	\$113	\$203	\$262	\$311	\$352	\$402	\$114	\$218	\$267	\$406	\$460	\$524
42	\$113	\$203	\$262	\$311	\$352	\$402	\$114	\$218	\$267	\$406	\$460	\$524
43	\$114	\$206	\$267	\$316	\$358	\$408	\$116	\$221	\$271	\$413	\$467	\$533
44	\$116	\$210	\$271	\$321	\$364	\$415	\$118	\$225	\$276	\$420	\$475	\$542
45	\$118	\$213	\$275	\$327	\$370	\$422	\$120	\$228	\$280	\$426	\$483	\$551
46	\$120	\$217	\$280	\$332	\$375	\$428	\$122	\$232	\$285	\$433	\$490	\$559
47	\$122	\$220	\$284	\$337	\$381	\$435	\$124	\$236	\$289	\$440	\$498	\$568
48	\$124	\$226	\$292	\$347	\$393	\$449	\$126	\$240	\$298	\$452	\$511	\$585
49	\$127	\$232	\$301	\$357	\$404	\$463	\$128	\$245	\$306	\$463	\$524	\$601
50	\$129	\$238	\$309	\$367	\$415	\$477	\$130	\$250	\$314	\$475	\$538	\$618
51	\$131	\$243	\$317	\$377	\$426	\$491	\$132	\$255	\$322	\$487	\$551	\$634
52	\$134	\$249	\$325	\$386	\$437	\$504	\$134	\$260	\$330	\$498	\$564	\$651
53	\$135	\$252	\$329	\$391	\$442	\$511	\$136	\$263	\$334	\$505	\$571	\$659
54	\$137	\$255	\$333	\$396	\$448	\$517	\$138	\$266	\$338	\$511	\$578	\$667
55	\$139	\$258	\$337	\$401	\$453	\$523	\$139	\$270	\$342	\$517	\$585	\$675
56	\$140	\$262	\$341	\$405	\$459	\$529	\$141	\$273	\$346	\$523	\$592	\$683
57	\$142	\$265	\$345	\$410	\$464	\$535	\$143	\$276	\$350	\$529	\$599	\$691
58	\$147	\$275	\$360	\$427	\$483	\$559	\$148	\$286	\$365	\$551	\$623	\$720
59	\$152	\$286	\$374	\$445	\$503	\$582	\$153	\$297	\$379	\$572	\$647	\$749
60	\$157	\$297	\$389	\$462	\$522	\$606	\$158	\$307	\$394	\$593	\$670	\$778
61	\$163	\$307	\$404	\$479	\$541	\$629	\$163	\$318	\$409	\$615	\$694	\$807
62	\$168	\$318	\$418	\$496	\$560	\$652	\$168	\$328	\$423	\$636	\$718	\$836
63	\$186	\$353	\$465	\$552	\$622	\$726	\$186	\$364	\$470	\$707	\$797	\$930
64	\$204	\$389	\$512	\$607	\$684	\$799	\$204	\$399	\$518	\$777	\$875	\$1,023
65	\$222	\$424	\$558	\$662	\$745	\$873	\$222	\$435	\$565	\$847	\$953	\$1,117
66	\$240	\$459	\$605	\$718	\$807	\$947	\$240	\$470	\$612	\$918	\$1,032	\$1,210
67	\$258	\$494	\$652	\$773	\$868	\$1,020	\$258	\$506	\$659	\$988	\$1,110	\$1,304
68	\$284	\$546	\$721	\$853	\$958	\$1,127	\$285	\$558	\$728	\$1,092	\$1,225	\$1,441
69	\$311	\$598	\$789	\$934	\$1,048	\$1,233	\$311	\$611	\$797	\$1,195	\$1,341	\$1,578
70	\$337	\$649	\$858	\$1,015	\$1,138	\$1,340	\$338	\$663	\$867	\$1,299	\$1,456	\$1,715
71	\$364	\$701	\$926	\$1,095	\$1,227	\$1,446	\$364	\$716	\$936	\$1,403	\$1,572	\$1,852
72	\$390	\$753	\$995	\$1,176	\$1,317	\$1,553	\$391	\$768	\$1,005	\$1,506	\$1,687	\$1,989
73	\$437	\$844	\$1,115	\$1,317	\$1,475	\$1,740	\$438	\$860	\$1,127	\$1,689	\$1,891	\$2,231
74	\$484	\$936	\$1,236	\$1,459	\$1,633	\$1,927	\$484	\$953	\$1,249	\$1,872	\$2,094	\$2,472
75	\$530	\$1,027	\$1,357	\$1,601	\$1,791	\$2,115	\$531	\$1,045	\$1,370	\$2,054	\$2,298	\$2,714
76	\$577	\$1,119	\$1,477	\$1,743	\$1,949	\$2,302	\$577	\$1,137	\$1,492	\$2,237	\$2,501	\$2,955
77	\$624	\$1,210	\$1,598	\$1,885	\$2,107	\$2,489	\$624	\$1,229	\$1,614	\$2,420	\$2,705	\$3,196
78	\$739	\$1,435	\$1,889	\$2,203	\$2,471	\$2,941	\$739	\$1,455	\$1,906	\$2,828	\$3,172	\$3,777
79	\$854	\$1,660	\$2,179	\$2,520	\$2,834	\$3,394	\$855	\$1,681	\$2,198	\$3,236	\$3,640	\$4,358
80	\$969	\$1,885	\$2,470	\$2,838	\$3,198	\$3,847	\$970	\$1,907	\$2,490	\$3,644	\$4,107	\$4,940
81	\$1,084	\$2,110	\$2,761	\$3,155	\$3,562	\$4,300	\$1,086	\$2,134	\$2,782	\$4,051	\$4,574	\$5,522
82	\$1,200	\$2,336	\$3,052	\$3,472	\$3,925	\$4,754	\$1,202	\$2,360	\$3,075	\$4,458	\$5,040	\$6,104
83	\$1,331	\$2,572	\$3,357	\$3,819	\$4,353	\$5,229	\$1,333	\$2,601	\$3,382	\$4,904	\$5,590	\$6,715
84	\$1,461	\$2,807	\$3,662	\$4,166	\$4,781	\$5,704	\$1,464	\$2,842	\$3,690	\$5,350	\$6,139	\$7,325
85	\$1,592	\$3,043	\$3,968	\$4,513	\$5,209	\$6,180	\$1,595	\$3,082	\$3,997	\$5,796	\$6,689	\$7,935
86	\$1,723	\$3,279	\$4,273	\$4,861	\$5,637	\$6,655	\$1,726	\$3,323	\$4,304	\$6,241	\$7,238	\$8,546
87	\$1,854	\$3,514	\$4,578	\$5,208	\$6,065	\$7,130	\$1,857	\$3,564	\$4,612	\$6,687	\$7,788	\$9,156
88	\$1,985	\$3,750	\$4,883	\$5,555	\$6,493	\$7,606	\$1,988	\$3,804	\$4,919	\$7,133	\$8,337	\$9,767
89	\$2,116	\$3,986	\$5,189	\$5,902	\$6,921	\$8,081	\$2,119	\$4,045	\$5,227	\$7,579	\$8,887	\$10,377
90	\$2,246	\$4,221	\$5,494	\$6,249	\$7,349	\$8,557	\$2,250	\$4,286	\$5,534	\$8,025	\$9,436	\$10,987
91	\$2,377	\$4,457	\$5,799	\$6,596	\$7,777	\$9,032	\$2,381	\$4,526	\$5,842	\$8,470	\$9,986	\$11,598
92	\$2,508	\$4,693	\$6,104	\$6,944	\$8,204	\$9,507	\$2,512	\$4,767	\$6,149	\$8,916	\$10,535	\$12,208
93	\$2,639	\$4,928	\$6,409	\$7,291	\$8,632	\$9,983	\$2,644	\$5,008	\$6,457	\$9,362	\$11,085	\$12,819
94	\$2,770	\$5,164	\$6,715	\$7,638	\$9,060	\$10,458	\$2,775	\$5,248	\$6,764	\$9,808	\$11,634	\$13,429
95	\$2,900	\$5,400	\$7,020	\$7,985	\$9,488	\$10,933	\$2,906	\$5,489	\$7,072	\$10,254	\$12,184	\$14,040
96	\$3,031	\$5,635	\$7,325	\$8,332	\$9,916	\$11,409	\$3,037	\$5,730	\$7,379	\$10,700	\$12,733	\$14,650
97	\$3,162	\$5,871	\$7,630	\$8,679	\$10,344	\$11,884	\$3,168	\$5,970	\$7,687	\$11,145	\$13,283	\$15,260
98	\$3,293	\$6,107	\$7,935	\$9,027	\$10,772	\$12,359	\$3,299	\$6,211	\$7,994	\$11,591	\$13,832	\$15,871
99	\$3,424	\$6,342	\$8,241	\$9,374	\$11,200	\$12,835	\$3,430	\$6,452	\$8,301	\$12,037	\$14,382	\$16,481
100	\$3,554	\$6,578	\$8,546	\$9,721	\$11,628	\$13,310	\$3,561	\$6,692	\$8,609	\$12,483	\$14,931	\$17,092

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 30 days \$50	\$75K 30 days \$100	\$75K 30 days \$150	\$75K 30 days \$200	\$150k 30 days \$50	\$150k 30 days \$100	\$150k 30 days \$150	\$150k 30 days \$200	\$150k 30 days \$250	\$150k 30 days \$300
37	\$78	\$117	\$140	\$161	\$97	\$157	\$194	\$229	\$256	\$280
38	\$78	\$117	\$140	\$161	\$97	\$157	\$194	\$229	\$256	\$280
39	\$78	\$117	\$140	\$161	\$97	\$157	\$194	\$229	\$256	\$280
40	\$78	\$117	\$140	\$161	\$97	\$157	\$194	\$229	\$256	\$280
41	\$78	\$117	\$140	\$161	\$97	\$157	\$194	\$229	\$256	\$280
42	\$78	\$117	\$140	\$161	\$97	\$157	\$194	\$229	\$256	\$280
43	\$79	\$119	\$142	\$164	\$99	\$159	\$198	\$232	\$261	\$284
44	\$80	\$121	\$144	\$167	\$100	\$162	\$201	\$236	\$265	\$289
45	\$82	\$123	\$147	\$169	\$102	\$164	\$204	\$240	\$269	\$294
46	\$83	\$125	\$149	\$172	\$103	\$167	\$207	\$244	\$274	\$298
47	\$84	\$127	\$151	\$175	\$105	\$170	\$211	\$248	\$278	\$303
48	\$87	\$130	\$155	\$178	\$108	\$175	\$217	\$255	\$285	\$311
49	\$90	\$134	\$159	\$182	\$110	\$180	\$223	\$262	\$293	\$318
50	\$92	\$137	\$163	\$186	\$113	\$184	\$229	\$269	\$301	\$326
51	\$95	\$141	\$167	\$190	\$115	\$189	\$235	\$276	\$308	\$333
52	\$98	\$144	\$170	\$193	\$118	\$194	\$241	\$283	\$316	\$341
53	\$99	\$146	\$173	\$196	\$119	\$197	\$244	\$286	\$319	\$345
54	\$100	\$148	\$175	\$198	\$121	\$199	\$247	\$290	\$323	\$349
55	\$101	\$149	\$177	\$201	\$122	\$201	\$250	\$293	\$327	\$353
56	\$102	\$151	\$179	\$203	\$124	\$204	\$253	\$297	\$331	\$358
57	\$104	\$153	\$181	\$205	\$125	\$206	\$256	\$300	\$335	\$362
58	\$108	\$159	\$188	\$213	\$130	\$215	\$267	\$312	\$348	\$375
59	\$112	\$165	\$195	\$220	\$135	\$224	\$277	\$324	\$361	\$389
60	\$117	\$171	\$201	\$227	\$140	\$232	\$288	\$337	\$374	\$403
61	\$121	\$178	\$208	\$234	\$145	\$241	\$299	\$349	\$388	\$416
62	\$125	\$184	\$215	\$241	\$150	\$250	\$309	\$361	\$401	\$430
63	\$139	\$204	\$237	\$266	\$166	\$278	\$343	\$400	\$444	\$475
64	\$153	\$224	\$260	\$291	\$183	\$306	\$377	\$439	\$486	\$520
65	\$167	\$244	\$282	\$316	\$199	\$334	\$411	\$478	\$529	\$565
66	\$181	\$264	\$305	\$340	\$216	\$362	\$445	\$517	\$572	\$610
67	\$195	\$283	\$327	\$365	\$232	\$390	\$479	\$556	\$614	\$655
68	\$215	\$312	\$360	\$401	\$256	\$431	\$529	\$613	\$676	\$720
69	\$236	\$341	\$393	\$437	\$281	\$472	\$578	\$669	\$738	\$785
70	\$257	\$370	\$425	\$472	\$305	\$513	\$628	\$726	\$800	\$850
71	\$277	\$399	\$458	\$508	\$329	\$554	\$677	\$782	\$862	\$916
72	\$298	\$428	\$490	\$544	\$353	\$595	\$727	\$839	\$924	\$981
73	\$334	\$479	\$548	\$608	\$396	\$667	\$814	\$939	\$1,033	\$1,097
74	\$370	\$530	\$606	\$671	\$439	\$740	\$901	\$1,038	\$1,142	\$1,212
75	\$406	\$582	\$664	\$735	\$481	\$812	\$988	\$1,138	\$1,251	\$1,328
76	\$442	\$633	\$722	\$799	\$524	\$885	\$1,076	\$1,237	\$1,360	\$1,444
77	\$479	\$684	\$780	\$863	\$567	\$957	\$1,163	\$1,337	\$1,469	\$1,559
78	\$565	\$799	\$907	\$1,014	\$667	\$1,130	\$1,364	\$1,573	\$1,725	\$1,814
79	\$651	\$915	\$1,034	\$1,165	\$768	\$1,302	\$1,565	\$1,810	\$1,980	\$2,069
80	\$737	\$1,030	\$1,161	\$1,316	\$869	\$1,475	\$1,765	\$2,046	\$2,235	\$2,323
81	\$824	\$1,145	\$1,288	\$1,467	\$970	\$1,648	\$1,966	\$2,282	\$2,490	\$2,576
82	\$910	\$1,260	\$1,415	\$1,618	\$1,071	\$1,821	\$2,167	\$2,519	\$2,746	\$2,830
83	\$1,009	\$1,387	\$1,556	\$1,779	\$1,183	\$2,004	\$2,394	\$2,783	\$3,022	\$3,113
84	\$1,109	\$1,514	\$1,698	\$1,941	\$1,296	\$2,187	\$2,621	\$3,048	\$3,297	\$3,396
85	\$1,208	\$1,641	\$1,839	\$2,103	\$1,408	\$2,370	\$2,849	\$3,312	\$3,573	\$3,679
86	\$1,307	\$1,768	\$1,981	\$2,265	\$1,520	\$2,553	\$3,076	\$3,576	\$3,849	\$3,962
87	\$1,406	\$1,895	\$2,122	\$2,427	\$1,633	\$2,736	\$3,303	\$3,841	\$4,125	\$4,245
88	\$1,506	\$2,023	\$2,264	\$2,588	\$1,745	\$2,918	\$3,531	\$4,105	\$4,401	\$4,528
89	\$1,605	\$2,150	\$2,405	\$2,750	\$1,858	\$3,101	\$3,758	\$4,369	\$4,677	\$4,811
90	\$1,704	\$2,277	\$2,547	\$2,912	\$1,970	\$3,284	\$3,985	\$4,634	\$4,953	\$5,094
91	\$1,803	\$2,404	\$2,688	\$3,074	\$2,082	\$3,467	\$4,212	\$4,898	\$5,229	\$5,377
92	\$1,903	\$2,531	\$2,830	\$3,236	\$2,195	\$3,650	\$4,440	\$5,163	\$5,504	\$5,660
93	\$2,002	\$2,658	\$2,971	\$3,397	\$2,307	\$3,833	\$4,667	\$5,427	\$5,780	\$5,943
94	\$2,101	\$2,785	\$3,113	\$3,559	\$2,420	\$4,016	\$4,894	\$5,691	\$6,056	\$6,226
95	\$2,200	\$2,912	\$3,254	\$3,721	\$2,532	\$4,199	\$5,122	\$5,956	\$6,332	\$6,509
96	\$2,300	\$3,039	\$3,396	\$3,883	\$2,645	\$4,382	\$5,349	\$6,220	\$6,608	\$6,792
97	\$2,399	\$3,167	\$3,537	\$4,045	\$2,757	\$4,565	\$5,576	\$6,484	\$6,884	\$7,075
98	\$2,498	\$3,294	\$3,679	\$4,206	\$2,869	\$4,748	\$5,804	\$6,749	\$7,160	\$7,358
99	\$2,597	\$3,421	\$3,820	\$4,368	\$2,982	\$4,931	\$6,031	\$7,013	\$7,435	\$7,641
100	\$2,697	\$3,548	\$3,962	\$4,530	\$3,094	\$5,114	\$6,258	\$7,277	\$7,711	\$7,924

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K 30 days \$50	\$250K 30 days \$100	\$250K 30 days \$150	\$250K 30 days \$200	\$250K 30 days \$250	\$250K 30 days \$300	\$500K 30 days \$50	\$500K 30 days \$100	\$500K 30 days \$150	\$500K 30 days \$200	\$500K 30 days \$250	\$500K 30 days \$300
37	\$103	\$187	\$241	\$286	\$324	\$339	\$105	\$200	\$246	\$350	\$399	\$483
38	\$103	\$187	\$241	\$286	\$324	\$339	\$105	\$200	\$246	\$350	\$399	\$483
39	\$103	\$187	\$241	\$286	\$324	\$339	\$105	\$200	\$246	\$350	\$399	\$483
40	\$103	\$187	\$241	\$286	\$324	\$339	\$105	\$200	\$246	\$350	\$399	\$483
41	\$103	\$187	\$241	\$286	\$324	\$339	\$105	\$200	\$246	\$350	\$399	\$483
42	\$103	\$187	\$241	\$286	\$324	\$339	\$105	\$200	\$246	\$350	\$399	\$483
43	\$105	\$190	\$245	\$291	\$329	\$345	\$107	\$203	\$250	\$356	\$406	\$491
44	\$107	\$193	\$249	\$296	\$335	\$350	\$109	\$207	\$254	\$361	\$413	\$499
45	\$108	\$196	\$253	\$300	\$340	\$356	\$110	\$210	\$258	\$367	\$419	\$507
46	\$110	\$199	\$257	\$305	\$346	\$362	\$112	\$214	\$262	\$373	\$426	\$515
47	\$112	\$202	\$261	\$310	\$351	\$367	\$114	\$217	\$266	\$379	\$433	\$523
48	\$114	\$208	\$269	\$319	\$361	\$391	\$116	\$221	\$274	\$389	\$444	\$538
49	\$116	\$213	\$277	\$328	\$372	\$415	\$118	\$226	\$281	\$399	\$455	\$553
50	\$118	\$219	\$284	\$337	\$382	\$438	\$120	\$230	\$289	\$409	\$466	\$569
51	\$121	\$224	\$292	\$346	\$392	\$462	\$122	\$235	\$296	\$419	\$478	\$584
52	\$123	\$229	\$299	\$355	\$402	\$486	\$124	\$239	\$304	\$429	\$489	\$599
53	\$124	\$232	\$303	\$360	\$407	\$492	\$125	\$242	\$307	\$434	\$495	\$606
54	\$126	\$235	\$307	\$364	\$412	\$498	\$127	\$245	\$311	\$439	\$501	\$613
55	\$127	\$238	\$310	\$368	\$417	\$504	\$128	\$248	\$315	\$445	\$507	\$621
56	\$129	\$241	\$314	\$373	\$422	\$509	\$130	\$251	\$319	\$450	\$513	\$628
57	\$130	\$243	\$318	\$377	\$427	\$515	\$131	\$254	\$322	\$455	\$519	\$635
58	\$135	\$253	\$331	\$393	\$445	\$547	\$136	\$263	\$336	\$474	\$540	\$662
59	\$140	\$263	\$345	\$409	\$462	\$579	\$141	\$273	\$349	\$492	\$560	\$689
60	\$145	\$273	\$358	\$425	\$480	\$611	\$145	\$283	\$363	\$511	\$581	\$716
61	\$150	\$283	\$371	\$441	\$498	\$643	\$150	\$292	\$376	\$529	\$602	\$743
62	\$154	\$293	\$385	\$457	\$516	\$674	\$155	\$302	\$389	\$547	\$623	\$769
63	\$171	\$325	\$428	\$508	\$572	\$762	\$172	\$335	\$433	\$608	\$691	\$855
64	\$187	\$357	\$471	\$558	\$629	\$850	\$188	\$367	\$476	\$668	\$758	\$942
65	\$204	\$390	\$514	\$609	\$685	\$937	\$205	\$400	\$520	\$728	\$826	\$1,028
66	\$220	\$422	\$557	\$660	\$742	\$1,025	\$221	\$433	\$563	\$789	\$894	\$1,114
67	\$237	\$455	\$600	\$711	\$799	\$1,112	\$238	\$465	\$606	\$849	\$962	\$1,200
68	\$261	\$502	\$663	\$785	\$881	\$1,239	\$262	\$514	\$670	\$938	\$1,062	\$1,326
69	\$286	\$550	\$726	\$859	\$964	\$1,366	\$286	\$562	\$734	\$1,026	\$1,162	\$1,452
70	\$310	\$597	\$789	\$933	\$1,047	\$1,493	\$311	\$610	\$797	\$1,115	\$1,261	\$1,578
71	\$335	\$645	\$852	\$1,008	\$1,129	\$1,620	\$335	\$658	\$861	\$1,204	\$1,361	\$1,704
72	\$359	\$693	\$915	\$1,082	\$1,212	\$1,746	\$360	\$707	\$925	\$1,292	\$1,461	\$1,830
73	\$402	\$777	\$1,026	\$1,212	\$1,357	\$1,971	\$403	\$791	\$1,037	\$1,448	\$1,636	\$2,052
74	\$445	\$861	\$1,137	\$1,343	\$1,502	\$2,196	\$445	\$876	\$1,149	\$1,604	\$1,812	\$2,274
75	\$488	\$945	\$1,248	\$1,473	\$1,647	\$2,421	\$488	\$961	\$1,261	\$1,760	\$1,987	\$2,496
76	\$531	\$1,029	\$1,359	\$1,603	\$1,793	\$2,646	\$531	\$1,046	\$1,373	\$1,917	\$2,163	\$2,719
77	\$574	\$1,113	\$1,470	\$1,734	\$1,938	\$2,871	\$574	\$1,131	\$1,485	\$2,073	\$2,338	\$2,941
78	\$673	\$1,320	\$1,737	\$2,026	\$2,273	\$3,452	\$674	\$1,340	\$1,753	\$2,493	\$2,745	\$3,475
79	\$773	\$1,527	\$2,005	\$2,319	\$2,608	\$4,033	\$773	\$1,549	\$2,022	\$2,915	\$3,152	\$4,010
80	\$872	\$1,734	\$2,272	\$2,611	\$2,942	\$4,615	\$873	\$1,758	\$2,291	\$3,337	\$3,558	\$4,545
81	\$972	\$1,942	\$2,540	\$2,902	\$3,277	\$5,196	\$972	\$1,967	\$2,560	\$3,761	\$3,965	\$5,080
82	\$1,071	\$2,149	\$2,808	\$3,194	\$3,611	\$5,778	\$1,072	\$2,176	\$2,829	\$4,186	\$4,371	\$5,616
83	\$1,184	\$2,365	\$3,089	\$3,513	\$3,990	\$6,305	\$1,184	\$2,395	\$3,112	\$4,608	\$4,831	\$6,177
84	\$1,296	\$2,581	\$3,370	\$3,833	\$4,369	\$6,833	\$1,297	\$2,614	\$3,394	\$5,031	\$5,291	\$6,739
85	\$1,409	\$2,797	\$3,650	\$4,152	\$4,748	\$7,360	\$1,409	\$2,832	\$3,677	\$5,454	\$5,751	\$7,301
86	\$1,521	\$3,013	\$3,931	\$4,472	\$5,127	\$7,888	\$1,522	\$3,051	\$3,960	\$5,877	\$6,210	\$7,862
87	\$1,633	\$3,229	\$4,212	\$4,791	\$5,505	\$8,415	\$1,634	\$3,270	\$4,243	\$6,300	\$6,670	\$8,424
88	\$1,746	\$3,445	\$4,493	\$5,110	\$5,884	\$8,943	\$1,746	\$3,488	\$4,526	\$6,723	\$7,130	\$8,985
89	\$1,858	\$3,661	\$4,774	\$5,430	\$6,263	\$9,470	\$1,859	\$3,707	\$4,809	\$7,145	\$7,590	\$9,547
90	\$1,971	\$3,877	\$5,054	\$5,749	\$6,642	\$9,998	\$1,971	\$3,926	\$5,092	\$7,568	\$8,050	\$10,109
91	\$2,083	\$4,093	\$5,335	\$6,069	\$7,021	\$10,525	\$2,084	\$4,145	\$5,374	\$7,991	\$8,510	\$10,670
92	\$2,196	\$4,309	\$5,616	\$6,388	\$7,400	\$11,053	\$2,196	\$4,363	\$5,657	\$8,414	\$8,970	\$11,232
93	\$2,308	\$4,524	\$5,897	\$6,707	\$7,778	\$11,580	\$2,309	\$4,582	\$5,940	\$8,837	\$9,429	\$11,793
94	\$2,420	\$4,740	\$6,177	\$7,027	\$8,157	\$12,108	\$2,421	\$4,801	\$6,223	\$9,259	\$9,889	\$12,355
95	\$2,533	\$4,956	\$6,458	\$7,346	\$8,536	\$12,635	\$2,533	\$5,019	\$6,506	\$9,682	\$10,349	\$12,917
96	\$2,645	\$5,172	\$6,739	\$7,666	\$8,915	\$13,163	\$2,646	\$5,238	\$6,789	\$10,105	\$10,809	\$13,478
97	\$2,758	\$5,388	\$7,020	\$7,985	\$9,294	\$13,690	\$2,758	\$5,457	\$7,072	\$10,528	\$11,269	\$14,040
98	\$2,870	\$5,604	\$7,301	\$8,304	\$9,673	\$14,217	\$2,871	\$5,675	\$7,355	\$10,951	\$11,729	\$14,601
99	\$2,982	\$5,820	\$7,581	\$8,624	\$10,051	\$14,745	\$2,983	\$5,894	\$7,637	\$11,374	\$12,188	\$15,163
100	\$3,095	\$6,036	\$7,862	\$8,943	\$10,430	\$15,272	\$3,095	\$6,113	\$7,920	\$11,796	\$12,648	\$15,725

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 100 days \$50	\$75K 100 days \$100	\$75K 100 days \$150	\$75K 100 days \$200	\$150k 100 days \$50	\$150k 100 days \$100	\$150k 100 days \$150	\$150k 100 days \$200	\$150k 100 days \$250	\$150k 100 days \$300
37	\$71	\$107	\$128	\$147	\$88	\$143	\$178	\$209	\$237	\$255
38	\$71	\$107	\$128	\$147	\$88	\$143	\$178	\$209	\$237	\$255
39	\$71	\$107	\$128	\$147	\$88	\$143	\$178	\$209	\$237	\$255
40	\$71	\$107	\$128	\$147	\$88	\$143	\$178	\$209	\$237	\$255
41	\$71	\$107	\$128	\$147	\$88	\$143	\$178	\$209	\$237	\$255
42	\$71	\$107	\$128	\$147	\$88	\$143	\$178	\$209	\$237	\$255
43	\$72	\$109	\$130	\$150	\$90	\$145	\$180	\$212	\$241	\$260
44	\$73	\$110	\$132	\$152	\$91	\$147	\$183	\$216	\$245	\$264
45	\$74	\$112	\$134	\$155	\$93	\$150	\$186	\$219	\$249	\$268
46	\$76	\$114	\$136	\$157	\$94	\$152	\$189	\$223	\$252	\$272
47	\$77	\$116	\$138	\$160	\$96	\$155	\$192	\$226	\$256	\$277
48	\$79	\$119	\$142	\$163	\$98	\$159	\$198	\$233	\$264	\$283
49	\$82	\$122	\$145	\$166	\$100	\$164	\$204	\$239	\$271	\$290
50	\$84	\$125	\$149	\$170	\$103	\$168	\$209	\$246	\$278	\$297
51	\$87	\$128	\$152	\$173	\$105	\$173	\$215	\$252	\$285	\$304
52	\$89	\$132	\$156	\$177	\$108	\$177	\$220	\$258	\$292	\$311
53	\$90	\$133	\$158	\$179	\$109	\$179	\$223	\$261	\$296	\$315
54	\$91	\$135	\$159	\$181	\$110	\$182	\$226	\$265	\$299	\$319
55	\$92	\$136	\$161	\$183	\$112	\$184	\$228	\$268	\$303	\$323
56	\$93	\$138	\$163	\$185	\$113	\$186	\$231	\$271	\$307	\$327
57	\$95	\$140	\$165	\$188	\$114	\$188	\$234	\$274	\$310	\$330
58	\$99	\$145	\$171	\$194	\$119	\$196	\$244	\$285	\$323	\$343
59	\$102	\$151	\$178	\$201	\$123	\$204	\$253	\$296	\$335	\$355
60	\$106	\$157	\$184	\$207	\$128	\$212	\$263	\$307	\$347	\$368
61	\$110	\$162	\$190	\$214	\$133	\$220	\$273	\$318	\$359	\$380
62	\$114	\$168	\$196	\$220	\$137	\$228	\$282	\$329	\$372	\$392
63	\$127	\$186	\$217	\$243	\$152	\$254	\$313	\$365	\$412	\$433
64	\$140	\$204	\$237	\$266	\$167	\$279	\$344	\$401	\$451	\$475
65	\$153	\$222	\$258	\$288	\$182	\$305	\$376	\$437	\$491	\$516
66	\$165	\$241	\$278	\$311	\$197	\$330	\$407	\$472	\$531	\$557
67	\$178	\$259	\$299	\$333	\$212	\$356	\$438	\$508	\$571	\$598
68	\$197	\$285	\$329	\$366	\$234	\$393	\$483	\$560	\$628	\$657
69	\$215	\$312	\$358	\$399	\$256	\$431	\$528	\$611	\$686	\$717
70	\$234	\$338	\$388	\$431	\$278	\$468	\$573	\$663	\$743	\$777
71	\$253	\$364	\$418	\$464	\$300	\$506	\$619	\$714	\$801	\$836
72	\$272	\$391	\$448	\$497	\$323	\$543	\$664	\$766	\$858	\$896
73	\$305	\$437	\$501	\$555	\$362	\$609	\$743	\$857	\$959	\$1,001
74	\$338	\$484	\$553	\$613	\$401	\$676	\$823	\$948	\$1,061	\$1,107
75	\$371	\$531	\$606	\$671	\$439	\$742	\$903	\$1,039	\$1,162	\$1,213
76	\$404	\$578	\$659	\$730	\$478	\$808	\$982	\$1,130	\$1,263	\$1,318
77	\$437	\$624	\$712	\$788	\$517	\$874	\$1,062	\$1,221	\$1,364	\$1,424
78	\$516	\$730	\$828	\$921	\$605	\$1,032	\$1,245	\$1,432	\$1,606	\$1,656
79	\$595	\$835	\$944	\$1,054	\$692	\$1,189	\$1,429	\$1,642	\$1,847	\$1,889
80	\$673	\$940	\$1,060	\$1,186	\$779	\$1,347	\$1,612	\$1,853	\$2,089	\$2,121
81	\$752	\$1,045	\$1,176	\$1,319	\$866	\$1,505	\$1,795	\$2,064	\$2,330	\$2,352
82	\$831	\$1,150	\$1,292	\$1,452	\$953	\$1,662	\$1,978	\$2,275	\$2,572	\$2,584
83	\$922	\$1,266	\$1,421	\$1,597	\$1,048	\$1,829	\$2,176	\$2,502	\$2,829	\$2,842
84	\$1,012	\$1,382	\$1,550	\$1,742	\$1,144	\$1,995	\$2,374	\$2,730	\$3,086	\$3,100
85	\$1,103	\$1,499	\$1,679	\$1,887	\$1,239	\$2,161	\$2,572	\$2,957	\$3,343	\$3,359
86	\$1,194	\$1,615	\$1,809	\$2,032	\$1,334	\$2,327	\$2,770	\$3,184	\$3,601	\$3,617
87	\$1,284	\$1,731	\$1,938	\$2,177	\$1,430	\$2,494	\$2,968	\$3,412	\$3,858	\$3,876
88	\$1,375	\$1,847	\$2,067	\$2,322	\$1,525	\$2,660	\$3,165	\$3,639	\$4,115	\$4,134
89	\$1,465	\$1,963	\$2,196	\$2,468	\$1,620	\$2,826	\$3,363	\$3,867	\$4,372	\$4,392
90	\$1,556	\$2,079	\$2,325	\$2,613	\$1,715	\$2,992	\$3,561	\$4,094	\$4,629	\$4,651
91	\$1,647	\$2,195	\$2,454	\$2,758	\$1,811	\$3,159	\$3,759	\$4,322	\$4,887	\$4,909
92	\$1,737	\$2,311	\$2,584	\$2,903	\$1,906	\$3,325	\$3,957	\$4,549	\$5,144	\$5,167
93	\$1,828	\$2,427	\$2,713	\$3,048	\$2,001	\$3,491	\$4,155	\$4,777	\$5,401	\$5,426
94	\$1,919	\$2,543	\$2,842	\$3,193	\$2,097	\$3,657	\$4,352	\$5,004	\$5,658	\$5,684
95	\$2,009	\$2,659	\$2,971	\$3,338	\$2,192	\$3,824	\$4,550	\$5,232	\$5,915	\$5,942
96	\$2,100	\$2,775	\$3,100	\$3,484	\$2,287	\$3,990	\$4,748	\$5,459	\$6,172	\$6,201
97	\$2,190	\$2,891	\$3,230	\$3,629	\$2,383	\$4,156	\$4,946	\$5,687	\$6,430	\$6,459
98	\$2,281	\$3,007	\$3,359	\$3,774	\$2,478	\$4,322	\$5,144	\$5,914	\$6,687	\$6,718
99	\$2,372	\$3,123	\$3,488	\$3,919	\$2,573	\$4,489	\$5,342	\$6,141	\$6,944	\$6,976
100	\$2,462	\$3,239	\$3,617	\$4,064	\$2,669	\$4,655	\$5,540	\$6,369	\$7,201	\$7,234

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K 100 days \$50	\$250K 100 days \$100	\$250K 100 days \$150	\$250K 100 days \$200	\$250K 100 days \$250	\$250K 100 days \$300	\$500K 100 days \$50	\$500K 100 days \$100	\$500K 100 days \$150	\$500K 100 days \$200	\$500K 100 days \$250	\$500K 100 days \$300
37	\$94	\$171	\$220	\$261	\$296	\$326	\$95	\$183	\$225	\$293	\$339	\$441
38	\$94	\$171	\$220	\$261	\$296	\$326	\$95	\$183	\$225	\$293	\$339	\$441
39	\$94	\$171	\$220	\$261	\$296	\$326	\$95	\$183	\$225	\$293	\$339	\$441
40	\$94	\$171	\$220	\$261	\$296	\$326	\$95	\$183	\$225	\$293	\$339	\$441
41	\$94	\$171	\$220	\$261	\$296	\$326	\$95	\$183	\$225	\$293	\$339	\$441
42	\$94	\$171	\$220	\$261	\$296	\$326	\$95	\$183	\$225	\$293	\$339	\$441
43	\$96	\$173	\$224	\$265	\$301	\$331	\$96	\$186	\$228	\$298	\$345	\$448
44	\$97	\$176	\$228	\$270	\$306	\$337	\$98	\$189	\$232	\$303	\$350	\$456
45	\$99	\$179	\$231	\$274	\$311	\$342	\$99	\$192	\$236	\$308	\$356	\$463
46	\$100	\$182	\$235	\$278	\$316	\$348	\$101	\$195	\$239	\$313	\$362	\$470
47	\$102	\$185	\$239	\$283	\$321	\$353	\$102	\$198	\$243	\$318	\$367	\$478
48	\$104	\$190	\$246	\$291	\$330	\$363	\$104	\$202	\$250	\$326	\$377	\$492
49	\$106	\$195	\$253	\$300	\$339	\$372	\$106	\$206	\$257	\$334	\$386	\$505
50	\$108	\$199	\$260	\$308	\$349	\$382	\$108	\$210	\$264	\$343	\$395	\$519
51	\$110	\$204	\$266	\$316	\$358	\$391	\$110	\$214	\$270	\$351	\$404	\$533
52	\$112	\$209	\$273	\$324	\$367	\$401	\$112	\$218	\$277	\$359	\$414	\$547
53	\$113	\$212	\$277	\$328	\$372	\$406	\$114	\$221	\$281	\$363	\$419	\$553
54	\$115	\$214	\$280	\$332	\$376	\$411	\$115	\$224	\$284	\$368	\$424	\$560
55	\$116	\$217	\$283	\$336	\$381	\$415	\$117	\$226	\$287	\$372	\$429	\$567
56	\$118	\$220	\$287	\$340	\$385	\$420	\$118	\$229	\$291	\$377	\$434	\$573
57	\$119	\$222	\$290	\$344	\$390	\$425	\$119	\$232	\$294	\$381	\$439	\$580
58	\$123	\$231	\$302	\$359	\$406	\$442	\$124	\$240	\$307	\$397	\$457	\$605
59	\$128	\$240	\$315	\$373	\$422	\$459	\$128	\$249	\$319	\$412	\$474	\$629
60	\$132	\$249	\$327	\$388	\$438	\$476	\$132	\$258	\$331	\$428	\$492	\$654
61	\$137	\$258	\$339	\$402	\$455	\$493	\$137	\$267	\$343	\$443	\$510	\$678
62	\$141	\$267	\$351	\$417	\$471	\$510	\$141	\$276	\$356	\$459	\$527	\$703
63	\$156	\$297	\$391	\$463	\$522	\$566	\$156	\$306	\$395	\$509	\$585	\$781
64	\$171	\$326	\$430	\$510	\$574	\$621	\$171	\$335	\$435	\$559	\$642	\$860
65	\$186	\$356	\$469	\$556	\$626	\$676	\$186	\$365	\$474	\$609	\$699	\$938
66	\$201	\$385	\$508	\$603	\$678	\$732	\$201	\$395	\$514	\$660	\$757	\$1,017
67	\$216	\$415	\$548	\$649	\$729	\$787	\$217	\$425	\$554	\$710	\$814	\$1,095
68	\$239	\$459	\$605	\$717	\$805	\$867	\$239	\$469	\$612	\$784	\$898	\$1,210
69	\$261	\$502	\$663	\$785	\$880	\$948	\$261	\$513	\$670	\$857	\$982	\$1,326
70	\$283	\$546	\$720	\$852	\$955	\$1,029	\$283	\$557	\$728	\$931	\$1,066	\$1,441
71	\$306	\$589	\$778	\$920	\$1,031	\$1,110	\$306	\$601	\$786	\$1,005	\$1,150	\$1,556
72	\$328	\$632	\$835	\$988	\$1,106	\$1,190	\$328	\$645	\$844	\$1,078	\$1,234	\$1,671
73	\$367	\$709	\$937	\$1,107	\$1,239	\$1,333	\$367	\$723	\$946	\$1,208	\$1,382	\$1,874
74	\$406	\$786	\$1,038	\$1,226	\$1,372	\$1,475	\$406	\$800	\$1,049	\$1,337	\$1,529	\$2,077
75	\$445	\$863	\$1,140	\$1,345	\$1,504	\$1,618	\$446	\$878	\$1,151	\$1,467	\$1,677	\$2,279
76	\$485	\$940	\$1,241	\$1,464	\$1,637	\$1,760	\$485	\$955	\$1,253	\$1,596	\$1,824	\$2,482
77	\$524	\$1,016	\$1,343	\$1,583	\$1,769	\$1,903	\$524	\$1,033	\$1,356	\$1,725	\$1,972	\$2,685
78	\$621	\$1,205	\$1,586	\$1,850	\$2,075	\$2,233	\$621	\$1,224	\$1,601	\$2,031	\$2,318	\$3,173
79	\$717	\$1,394	\$1,831	\$2,117	\$2,381	\$2,562	\$718	\$1,416	\$1,846	\$2,337	\$2,664	\$3,661
80	\$814	\$1,583	\$2,075	\$2,383	\$2,686	\$2,892	\$815	\$1,608	\$2,092	\$2,643	\$3,010	\$4,150
81	\$911	\$1,773	\$2,319	\$2,650	\$2,992	\$3,221	\$912	\$1,800	\$2,337	\$2,948	\$3,356	\$4,639
82	\$1,008	\$1,962	\$2,564	\$2,916	\$3,297	\$3,550	\$1,009	\$1,992	\$2,583	\$3,254	\$3,702	\$5,128
83	\$1,109	\$2,158	\$2,820	\$3,208	\$3,627	\$3,905	\$1,110	\$2,191	\$2,841	\$3,580	\$4,072	\$5,640
84	\$1,210	\$2,355	\$3,077	\$3,499	\$3,957	\$4,260	\$1,211	\$2,390	\$3,099	\$3,905	\$4,442	\$6,153
85	\$1,311	\$2,551	\$3,333	\$3,791	\$4,287	\$4,615	\$1,312	\$2,590	\$3,358	\$4,230	\$4,812	\$6,666
86	\$1,413	\$2,747	\$3,589	\$4,083	\$4,616	\$4,971	\$1,413	\$2,789	\$3,616	\$4,556	\$5,183	\$7,179
87	\$1,514	\$2,943	\$3,846	\$4,374	\$4,946	\$5,326	\$1,514	\$2,988	\$3,874	\$4,881	\$5,553	\$7,691
88	\$1,615	\$3,140	\$4,102	\$4,666	\$5,276	\$5,681	\$1,616	\$3,187	\$4,132	\$5,207	\$5,923	\$8,204
89	\$1,716	\$3,336	\$4,358	\$4,958	\$5,605	\$6,036	\$1,719	\$3,386	\$4,391	\$5,532	\$6,293	\$8,717
90	\$1,817	\$3,532	\$4,615	\$5,249	\$5,935	\$6,391	\$1,822	\$3,586	\$4,649	\$5,858	\$6,663	\$9,230
91	\$1,918	\$3,728	\$4,871	\$5,541	\$6,265	\$6,746	\$1,928	\$3,785	\$4,907	\$6,183	\$7,034	\$9,743
92	\$2,020	\$3,924	\$5,128	\$5,832	\$6,595	\$7,101	\$2,034	\$3,984	\$5,165	\$6,508	\$7,404	\$10,255
93	\$2,121	\$4,121	\$5,384	\$6,124	\$6,924	\$7,456	\$2,142	\$4,183	\$5,424	\$6,834	\$7,774	\$10,768
94	\$2,222	\$4,317	\$5,640	\$6,416	\$7,254	\$7,811	\$2,251	\$4,383	\$5,682	\$7,159	\$8,144	\$11,281
95	\$2,323	\$4,513	\$5,897	\$6,707	\$7,584	\$8,166	\$2,362	\$4,582	\$5,940	\$7,485	\$8,514	\$11,794
96	\$2,424	\$4,709	\$6,153	\$6,999	\$7,914	\$8,521	\$2,474	\$4,781	\$6,199	\$7,810	\$8,884	\$12,306
97	\$2,525	\$4,906	\$6,410	\$7,291	\$8,243	\$8,876	\$2,588	\$4,980	\$6,457	\$8,136	\$9,255	\$12,819
98	\$2,627	\$5,102	\$6,666	\$7,582	\$8,573	\$9,231	\$2,703	\$5,179	\$6,715	\$8,461	\$9,625	\$13,332
99	\$2,728	\$5,298	\$6,922	\$7,874	\$8,903	\$9,586	\$2,819	\$5,379	\$6,973	\$8,786	\$9,995	\$13,845
100	\$2,829	\$5,494	\$7,179	\$8,165	\$9,233	\$9,941	\$2,936	\$5,578	\$7,232	\$9,112	\$10,365	\$14,357

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 180 days \$50	\$75K 180 days \$100	\$75K 180 days \$150	\$75K 180 days \$200	\$150k 180 days \$50	\$150k 180 days \$100	\$150k 180 days \$150	\$150k 180 days \$200	\$150k 180 days \$250	\$150k 180 days \$300
37	\$38	\$54	\$64	\$74	\$51	\$77	\$92	\$107	\$121	\$128
38	\$38	\$54	\$64	\$74	\$51	\$77	\$92	\$107	\$121	\$128
39	\$38	\$54	\$64	\$74	\$51	\$77	\$92	\$107	\$121	\$128
40	\$38	\$54	\$64	\$74	\$51	\$77	\$92	\$107	\$121	\$128
41	\$38	\$54	\$64	\$74	\$51	\$77	\$92	\$107	\$121	\$128
42	\$38	\$54	\$64	\$74	\$51	\$77	\$92	\$107	\$121	\$128
43	\$39	\$55	\$65	\$75	\$52	\$78	\$94	\$108	\$123	\$130
44	\$39	\$56	\$66	\$76	\$53	\$80	\$95	\$110	\$125	\$132
45	\$40	\$57	\$67	\$77	\$54	\$81	\$97	\$112	\$127	\$134
46	\$41	\$58	\$68	\$79	\$55	\$82	\$98	\$114	\$129	\$136
47	\$41	\$59	\$69	\$80	\$55	\$83	\$100	\$115	\$131	\$138
48	\$43	\$61	\$71	\$81	\$57	\$86	\$103	\$119	\$134	\$142
49	\$44	\$62	\$73	\$83	\$58	\$88	\$106	\$122	\$138	\$145
50	\$45	\$64	\$74	\$85	\$60	\$91	\$109	\$125	\$142	\$149
51	\$47	\$66	\$76	\$87	\$61	\$93	\$112	\$128	\$145	\$152
52	\$48	\$67	\$78	\$88	\$62	\$96	\$115	\$132	\$149	\$156
53	\$49	\$68	\$79	\$89	\$63	\$97	\$116	\$133	\$151	\$158
54	\$49	\$69	\$80	\$91	\$64	\$98	\$117	\$135	\$153	\$159
55	\$50	\$70	\$81	\$92	\$65	\$99	\$119	\$137	\$155	\$161
56	\$50	\$70	\$82	\$93	\$65	\$100	\$120	\$138	\$156	\$163
57	\$51	\$71	\$83	\$94	\$66	\$102	\$122	\$140	\$158	\$165
58	\$53	\$74	\$86	\$97	\$69	\$106	\$127	\$145	\$165	\$171
59	\$55	\$77	\$89	\$100	\$72	\$110	\$132	\$151	\$171	\$178
60	\$57	\$80	\$92	\$104	\$74	\$115	\$137	\$157	\$177	\$184
61	\$60	\$83	\$95	\$107	\$77	\$119	\$142	\$162	\$183	\$190
62	\$62	\$86	\$98	\$110	\$80	\$123	\$147	\$168	\$190	\$196
63	\$69	\$95	\$108	\$121	\$88	\$137	\$163	\$186	\$210	\$217
64	\$75	\$104	\$119	\$133	\$97	\$151	\$179	\$204	\$230	\$237
65	\$82	\$113	\$129	\$144	\$106	\$165	\$195	\$223	\$250	\$258
66	\$89	\$123	\$139	\$155	\$114	\$178	\$211	\$241	\$271	\$278
67	\$96	\$132	\$149	\$167	\$123	\$192	\$228	\$259	\$291	\$299
68	\$106	\$145	\$164	\$183	\$136	\$212	\$251	\$285	\$320	\$329
69	\$116	\$159	\$179	\$199	\$149	\$233	\$275	\$312	\$350	\$358
70	\$126	\$172	\$194	\$216	\$161	\$253	\$298	\$338	\$379	\$388
71	\$137	\$186	\$209	\$232	\$174	\$273	\$322	\$364	\$408	\$418
72	\$147	\$199	\$224	\$248	\$187	\$293	\$345	\$391	\$438	\$448
73	\$165	\$223	\$250	\$277	\$210	\$329	\$387	\$437	\$489	\$501
74	\$182	\$247	\$277	\$307	\$232	\$365	\$428	\$483	\$541	\$553
75	\$200	\$271	\$303	\$336	\$255	\$401	\$469	\$530	\$593	\$606
76	\$218	\$295	\$330	\$365	\$277	\$436	\$511	\$576	\$644	\$659
77	\$236	\$318	\$356	\$394	\$300	\$472	\$552	\$623	\$696	\$712
78	\$278	\$372	\$414	\$460	\$351	\$557	\$647	\$730	\$810	\$828
79	\$321	\$426	\$472	\$527	\$401	\$642	\$743	\$838	\$923	\$944
80	\$364	\$479	\$530	\$593	\$452	\$727	\$838	\$945	\$1,036	\$1,060
81	\$406	\$533	\$588	\$659	\$502	\$813	\$933	\$1,053	\$1,150	\$1,176
82	\$449	\$587	\$646	\$726	\$553	\$898	\$1,029	\$1,160	\$1,263	\$1,292
83	\$498	\$646	\$711	\$798	\$608	\$988	\$1,132	\$1,276	\$1,389	\$1,421
84	\$547	\$705	\$775	\$871	\$663	\$1,077	\$1,235	\$1,392	\$1,515	\$1,550
85	\$596	\$764	\$840	\$943	\$719	\$1,167	\$1,337	\$1,508	\$1,641	\$1,679
86	\$645	\$823	\$904	\$1,016	\$774	\$1,257	\$1,440	\$1,624	\$1,768	\$1,809
87	\$693	\$883	\$969	\$1,089	\$829	\$1,347	\$1,543	\$1,740	\$1,894	\$1,938
88	\$742	\$942	\$1,033	\$1,161	\$884	\$1,436	\$1,646	\$1,856	\$2,020	\$2,067
89	\$791	\$1,001	\$1,098	\$1,234	\$940	\$1,526	\$1,749	\$1,972	\$2,147	\$2,196
90	\$840	\$1,060	\$1,163	\$1,306	\$995	\$1,616	\$1,852	\$2,088	\$2,273	\$2,325
91	\$889	\$1,119	\$1,227	\$1,379	\$1,050	\$1,706	\$1,955	\$2,204	\$2,399	\$2,454
92	\$938	\$1,179	\$1,292	\$1,452	\$1,106	\$1,795	\$2,058	\$2,320	\$2,525	\$2,584
93	\$987	\$1,238	\$1,356	\$1,524	\$1,161	\$1,885	\$2,160	\$2,436	\$2,652	\$2,713
94	\$1,036	\$1,297	\$1,421	\$1,597	\$1,216	\$1,975	\$2,263	\$2,552	\$2,778	\$2,842
95	\$1,085	\$1,356	\$1,486	\$1,669	\$1,271	\$2,065	\$2,366	\$2,668	\$2,904	\$2,971
96	\$1,134	\$1,415	\$1,550	\$1,742	\$1,327	\$2,155	\$2,469	\$2,784	\$3,030	\$3,100
97	\$1,183	\$1,474	\$1,615	\$1,814	\$1,382	\$2,244	\$2,572	\$2,900	\$3,157	\$3,230
98	\$1,232	\$1,534	\$1,679	\$1,887	\$1,437	\$2,334	\$2,675	\$3,016	\$3,283	\$3,359
99	\$1,281	\$1,593	\$1,744	\$1,960	\$1,492	\$2,424	\$2,778	\$3,132	\$3,409	\$3,488
100	\$1,330	\$1,652	\$1,809	\$2,032	\$1,548	\$2,514	\$2,881	\$3,248	\$3,536	\$3,617

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K			\$250K			\$500K			\$500K		
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$61	\$97	\$119	\$138	\$154	\$166	\$76	\$119	\$132	\$167	\$186	\$238
38	\$61	\$97	\$119	\$138	\$154	\$166	\$76	\$119	\$132	\$167	\$186	\$238
39	\$61	\$97	\$119	\$138	\$154	\$166	\$76	\$119	\$132	\$167	\$186	\$238
40	\$61	\$97	\$119	\$138	\$154	\$166	\$76	\$119	\$132	\$167	\$186	\$238
41	\$61	\$97	\$119	\$138	\$154	\$166	\$76	\$119	\$132	\$167	\$186	\$238
42	\$61	\$97	\$119	\$138	\$154	\$166	\$76	\$119	\$132	\$167	\$186	\$238
43	\$62	\$99	\$121	\$141	\$156	\$169	\$77	\$121	\$135	\$170	\$190	\$242
44	\$63	\$100	\$123	\$143	\$159	\$172	\$78	\$123	\$137	\$173	\$193	\$246
45	\$64	\$102	\$125	\$145	\$162	\$174	\$79	\$125	\$139	\$175	\$196	\$250
46	\$65	\$104	\$127	\$148	\$164	\$177	\$81	\$127	\$141	\$178	\$199	\$254
47	\$66	\$105	\$129	\$150	\$167	\$180	\$82	\$129	\$143	\$181	\$202	\$258
48	\$67	\$108	\$133	\$154	\$172	\$185	\$84	\$131	\$148	\$186	\$207	\$265
49	\$69	\$111	\$136	\$159	\$176	\$190	\$85	\$134	\$152	\$191	\$212	\$273
50	\$70	\$114	\$140	\$163	\$181	\$195	\$87	\$136	\$156	\$195	\$217	\$280
51	\$72	\$116	\$144	\$168	\$186	\$200	\$88	\$139	\$160	\$200	\$222	\$288
52	\$73	\$119	\$148	\$172	\$191	\$204	\$90	\$142	\$164	\$205	\$228	\$295
53	\$74	\$121	\$149	\$174	\$193	\$207	\$91	\$144	\$166	\$207	\$230	\$299
54	\$75	\$122	\$151	\$176	\$196	\$209	\$92	\$145	\$168	\$210	\$233	\$302
55	\$76	\$124	\$153	\$178	\$198	\$212	\$93	\$147	\$170	\$212	\$236	\$306
56	\$76	\$125	\$155	\$180	\$200	\$214	\$94	\$149	\$172	\$215	\$239	\$310
57	\$77	\$127	\$157	\$182	\$203	\$217	\$95	\$151	\$174	\$217	\$242	\$313
58	\$80	\$132	\$163	\$190	\$211	\$226	\$99	\$156	\$181	\$226	\$251	\$327
59	\$83	\$137	\$170	\$198	\$219	\$234	\$102	\$162	\$188	\$235	\$261	\$340
60	\$86	\$142	\$177	\$206	\$228	\$243	\$106	\$168	\$195	\$244	\$271	\$353
61	\$89	\$147	\$183	\$213	\$236	\$252	\$109	\$174	\$203	\$253	\$280	\$366
62	\$92	\$152	\$190	\$221	\$245	\$260	\$113	\$179	\$210	\$261	\$290	\$379
63	\$101	\$169	\$211	\$246	\$272	\$288	\$125	\$199	\$233	\$290	\$321	\$422
64	\$111	\$186	\$232	\$270	\$299	\$317	\$137	\$218	\$257	\$319	\$353	\$464
65	\$121	\$203	\$253	\$295	\$325	\$345	\$149	\$237	\$280	\$347	\$385	\$507
66	\$131	\$220	\$275	\$319	\$352	\$373	\$161	\$257	\$303	\$376	\$416	\$549
67	\$141	\$237	\$296	\$344	\$379	\$401	\$173	\$276	\$327	\$405	\$448	\$591
68	\$155	\$261	\$327	\$380	\$418	\$442	\$191	\$305	\$361	\$447	\$494	\$654
69	\$170	\$286	\$358	\$416	\$458	\$484	\$209	\$333	\$395	\$489	\$540	\$716
70	\$184	\$311	\$389	\$452	\$497	\$525	\$227	\$362	\$429	\$531	\$586	\$778
71	\$199	\$336	\$420	\$488	\$536	\$566	\$245	\$391	\$464	\$573	\$633	\$840
72	\$213	\$361	\$451	\$523	\$575	\$607	\$262	\$419	\$498	\$615	\$679	\$902
73	\$239	\$404	\$506	\$587	\$644	\$680	\$294	\$470	\$558	\$688	\$760	\$1,012
74	\$264	\$448	\$561	\$650	\$713	\$752	\$325	\$520	\$619	\$762	\$841	\$1,121
75	\$290	\$492	\$615	\$713	\$782	\$825	\$357	\$570	\$679	\$836	\$922	\$1,231
76	\$315	\$536	\$670	\$776	\$851	\$898	\$388	\$621	\$740	\$910	\$1,003	\$1,340
77	\$341	\$579	\$725	\$839	\$920	\$971	\$419	\$671	\$800	\$983	\$1,084	\$1,450
78	\$403	\$687	\$857	\$981	\$1,079	\$1,139	\$497	\$796	\$945	\$1,158	\$1,275	\$1,713
79	\$466	\$795	\$989	\$1,122	\$1,238	\$1,307	\$574	\$920	\$1,089	\$1,332	\$1,465	\$1,977
80	\$529	\$902	\$1,120	\$1,263	\$1,397	\$1,475	\$652	\$1,045	\$1,234	\$1,506	\$1,655	\$2,241
81	\$592	\$1,010	\$1,252	\$1,404	\$1,556	\$1,643	\$730	\$1,170	\$1,379	\$1,681	\$1,846	\$2,505
82	\$655	\$1,118	\$1,384	\$1,546	\$1,715	\$1,811	\$807	\$1,295	\$1,524	\$1,855	\$2,036	\$2,769
83	\$721	\$1,230	\$1,523	\$1,700	\$1,886	\$1,992	\$888	\$1,424	\$1,676	\$2,040	\$2,240	\$3,046
84	\$787	\$1,342	\$1,661	\$1,855	\$2,058	\$2,173	\$969	\$1,554	\$1,829	\$2,226	\$2,443	\$3,323
85	\$852	\$1,454	\$1,800	\$2,009	\$2,229	\$2,354	\$1,050	\$1,683	\$1,981	\$2,411	\$2,647	\$3,600
86	\$918	\$1,566	\$1,938	\$2,164	\$2,400	\$2,535	\$1,131	\$1,813	\$2,133	\$2,597	\$2,850	\$3,876
87	\$984	\$1,678	\$2,077	\$2,318	\$2,572	\$2,716	\$1,212	\$1,942	\$2,286	\$2,782	\$3,054	\$4,153
88	\$1,050	\$1,790	\$2,215	\$2,473	\$2,743	\$2,897	\$1,292	\$2,072	\$2,438	\$2,968	\$3,258	\$4,430
89	\$1,115	\$1,901	\$2,354	\$2,628	\$2,915	\$3,078	\$1,373	\$2,201	\$2,590	\$3,153	\$3,461	\$4,707
90	\$1,181	\$2,013	\$2,492	\$2,782	\$3,086	\$3,259	\$1,454	\$2,331	\$2,743	\$3,339	\$3,665	\$4,984
91	\$1,247	\$2,125	\$2,630	\$2,937	\$3,258	\$3,440	\$1,535	\$2,460	\$2,895	\$3,524	\$3,868	\$5,261
92	\$1,313	\$2,237	\$2,769	\$3,091	\$3,429	\$3,621	\$1,616	\$2,590	\$3,048	\$3,710	\$4,072	\$5,538
93	\$1,379	\$2,349	\$2,907	\$3,246	\$3,601	\$3,802	\$1,697	\$2,719	\$3,200	\$3,895	\$4,276	\$5,815
94	\$1,444	\$2,461	\$3,046	\$3,400	\$3,772	\$3,984	\$1,777	\$2,849	\$3,352	\$4,081	\$4,479	\$6,092
95	\$1,510	\$2,572	\$3,184	\$3,555	\$3,944	\$4,165	\$1,858	\$2,978	\$3,505	\$4,266	\$4,683	\$6,369
96	\$1,576	\$2,684	\$3,323	\$3,709	\$4,115	\$4,346	\$1,939	\$3,108	\$3,657	\$4,452	\$4,886	\$6,645
97	\$1,642	\$2,796	\$3,461	\$3,864	\$4,287	\$4,527	\$2,020	\$3,237	\$3,810	\$4,637	\$5,090	\$6,922
98	\$1,707	\$2,908	\$3,600	\$4,019	\$4,458	\$4,708	\$2,101	\$3,367	\$3,962	\$4,823	\$5,294	\$7,199
99	\$1,773	\$3,020	\$3,738	\$4,173	\$4,629	\$4,889	\$2,182	\$3,496	\$4,114	\$5,008	\$5,497	\$7,476
100	\$1,839	\$3,132	\$3,877	\$4,328	\$4,801	\$5,070	\$2,262	\$3,626	\$4,267	\$5,194	\$5,701	\$7,753

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460

Benefit Type: SPAR

Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 0 days \$50	\$75K 0 days \$100	\$75K 0 days \$150	\$75K 0 days \$200	\$150k 0 days \$50	\$150k 0 days \$100	\$150k 0 days \$150	\$150k 0 days \$200	\$150k 0 days \$250	\$150k 0 days \$300
37	\$127	\$191	\$228	\$263	\$158	\$256	\$317	\$372	\$414	\$456
38	\$127	\$191	\$228	\$263	\$158	\$256	\$317	\$372	\$414	\$456
39	\$127	\$191	\$228	\$263	\$158	\$256	\$317	\$372	\$414	\$456
40	\$127	\$191	\$228	\$263	\$158	\$256	\$317	\$372	\$414	\$456
41	\$127	\$191	\$228	\$263	\$158	\$256	\$317	\$372	\$414	\$456
42	\$127	\$191	\$228	\$263	\$158	\$256	\$317	\$372	\$414	\$456
43	\$129	\$195	\$232	\$267	\$161	\$260	\$322	\$379	\$421	\$464
44	\$131	\$198	\$236	\$272	\$164	\$264	\$327	\$385	\$428	\$471
45	\$133	\$201	\$239	\$276	\$166	\$269	\$333	\$391	\$435	\$479
46	\$136	\$204	\$243	\$280	\$169	\$273	\$338	\$397	\$442	\$486
47	\$138	\$207	\$247	\$285	\$172	\$277	\$343	\$404	\$449	\$494
48	\$142	\$213	\$253	\$291	\$176	\$285	\$353	\$415	\$461	\$506
49	\$146	\$218	\$259	\$297	\$180	\$293	\$363	\$427	\$473	\$519
50	\$151	\$224	\$265	\$303	\$184	\$301	\$373	\$438	\$485	\$531
51	\$155	\$229	\$272	\$309	\$188	\$309	\$383	\$450	\$496	\$543
52	\$159	\$235	\$278	\$315	\$192	\$317	\$393	\$461	\$508	\$556
53	\$161	\$238	\$281	\$319	\$195	\$321	\$398	\$467	\$514	\$562
54	\$163	\$241	\$285	\$323	\$197	\$325	\$403	\$472	\$521	\$569
55	\$165	\$244	\$288	\$327	\$199	\$329	\$408	\$478	\$527	\$576
56	\$167	\$247	\$291	\$331	\$202	\$332	\$413	\$484	\$533	\$583
57	\$169	\$249	\$295	\$335	\$204	\$336	\$418	\$489	\$540	\$590
58	\$176	\$260	\$306	\$346	\$212	\$351	\$435	\$509	\$561	\$612
59	\$183	\$270	\$317	\$358	\$220	\$365	\$452	\$529	\$582	\$634
60	\$190	\$280	\$328	\$370	\$228	\$379	\$470	\$549	\$603	\$657
61	\$197	\$290	\$339	\$382	\$236	\$393	\$487	\$568	\$624	\$679
62	\$204	\$300	\$351	\$393	\$245	\$407	\$504	\$588	\$645	\$701
63	\$227	\$332	\$387	\$434	\$271	\$453	\$560	\$652	\$713	\$775
64	\$250	\$365	\$424	\$474	\$298	\$499	\$615	\$716	\$782	\$848
65	\$272	\$397	\$461	\$515	\$325	\$544	\$671	\$780	\$850	\$921
66	\$295	\$430	\$497	\$555	\$352	\$590	\$726	\$843	\$919	\$995
67	\$318	\$462	\$534	\$595	\$378	\$635	\$781	\$907	\$988	\$1,068
68	\$351	\$509	\$587	\$654	\$418	\$702	\$862	\$999	\$1,087	\$1,174
69	\$385	\$556	\$640	\$712	\$457	\$769	\$943	\$1,091	\$1,186	\$1,280
70	\$418	\$604	\$693	\$770	\$497	\$836	\$1,024	\$1,184	\$1,285	\$1,387
71	\$452	\$651	\$746	\$828	\$537	\$903	\$1,105	\$1,276	\$1,384	\$1,493
72	\$485	\$698	\$800	\$887	\$576	\$970	\$1,185	\$1,368	\$1,484	\$1,599
73	\$544	\$781	\$894	\$991	\$646	\$1,088	\$1,327	\$1,530	\$1,659	\$1,788
74	\$603	\$865	\$988	\$1,095	\$715	\$1,206	\$1,470	\$1,693	\$1,835	\$1,977
75	\$662	\$948	\$1,083	\$1,199	\$785	\$1,324	\$1,612	\$1,855	\$2,010	\$2,165
76	\$721	\$1,032	\$1,177	\$1,303	\$854	\$1,443	\$1,754	\$2,017	\$2,186	\$2,354
77	\$780	\$1,115	\$1,271	\$1,407	\$924	\$1,561	\$1,896	\$2,180	\$2,361	\$2,543
78	\$921	\$1,303	\$1,479	\$1,660	\$1,095	\$1,842	\$2,223	\$2,572	\$2,765	\$2,958
79	\$1,062	\$1,491	\$1,686	\$1,914	\$1,267	\$2,123	\$2,551	\$2,965	\$3,169	\$3,373
80	\$1,202	\$1,679	\$1,893	\$2,168	\$1,438	\$2,405	\$2,878	\$3,358	\$3,573	\$3,787
81	\$1,343	\$1,867	\$2,100	\$2,422	\$1,610	\$2,687	\$3,205	\$3,752	\$3,976	\$4,200
82	\$1,484	\$2,054	\$2,307	\$2,676	\$1,782	\$2,969	\$3,533	\$4,145	\$4,379	\$4,613
83	\$1,646	\$2,261	\$2,537	\$2,943	\$1,977	\$3,268	\$3,918	\$4,597	\$4,821	\$5,075
84	\$1,808	\$2,469	\$2,768	\$3,211	\$2,171	\$3,568	\$4,303	\$5,049	\$5,263	\$5,536
85	\$1,969	\$2,676	\$2,999	\$3,479	\$2,365	\$3,867	\$4,688	\$5,501	\$5,705	\$5,998
86	\$2,131	\$2,883	\$3,230	\$3,746	\$2,560	\$4,167	\$5,073	\$5,953	\$6,147	\$6,459
87	\$2,293	\$3,090	\$3,460	\$4,014	\$2,754	\$4,466	\$5,458	\$6,404	\$6,588	\$6,921
88	\$2,455	\$3,298	\$3,691	\$4,282	\$2,948	\$4,766	\$5,843	\$6,856	\$7,030	\$7,382
89	\$2,617	\$3,505	\$3,922	\$4,549	\$3,143	\$5,065	\$6,229	\$7,308	\$7,472	\$7,843
90	\$2,778	\$3,712	\$4,152	\$4,817	\$3,337	\$5,365	\$6,614	\$7,760	\$7,914	\$8,305
91	\$2,940	\$3,919	\$4,383	\$5,085	\$3,531	\$5,664	\$6,999	\$8,212	\$8,356	\$8,766
92	\$3,102	\$4,127	\$4,614	\$5,352	\$3,726	\$5,964	\$7,384	\$8,664	\$8,798	\$9,228
93	\$3,264	\$4,334	\$4,845	\$5,620	\$3,920	\$6,263	\$7,769	\$9,116	\$9,239	\$9,689
94	\$3,425	\$4,541	\$5,075	\$5,888	\$4,114	\$6,563	\$8,154	\$9,568	\$9,681	\$10,151
95	\$3,587	\$4,748	\$5,306	\$6,155	\$4,308	\$6,862	\$8,539	\$10,019	\$10,123	\$10,612
96	\$3,749	\$4,956	\$5,537	\$6,423	\$4,503	\$7,162	\$8,924	\$10,471	\$10,565	\$11,073
97	\$3,911	\$5,163	\$5,767	\$6,691	\$4,697	\$7,461	\$9,310	\$10,923	\$11,007	\$11,535
98	\$4,073	\$5,370	\$5,998	\$6,958	\$4,891	\$7,761	\$9,695	\$11,375	\$11,448	\$11,996
99	\$4,234	\$5,577	\$6,229	\$7,226	\$5,086	\$8,060	\$10,080	\$11,827	\$11,890	\$12,458
100	\$4,396	\$5,785	\$6,460	\$7,493	\$5,280	\$8,360	\$10,465	\$12,279	\$12,332	\$12,919

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K 0 days \$50	\$250K 0 days \$100	\$250K 0 days \$150	\$250K 0 days \$200	\$250K 0 days \$250	\$250K 0 days \$300	\$500K 0 days \$50	\$500K 0 days \$100	\$500K 0 days \$150	\$500K 0 days \$200	\$500K 0 days \$250	\$500K 0 days \$300
37	\$169	\$305	\$393	\$466	\$528	\$602	\$171	\$326	\$401	\$609	\$689	\$787
38	\$169	\$305	\$393	\$466	\$528	\$602	\$171	\$326	\$401	\$609	\$689	\$787
39	\$169	\$305	\$393	\$466	\$528	\$602	\$171	\$326	\$401	\$609	\$689	\$787
40	\$169	\$305	\$393	\$466	\$528	\$602	\$171	\$326	\$401	\$609	\$689	\$787
41	\$169	\$305	\$393	\$466	\$528	\$602	\$171	\$326	\$401	\$609	\$689	\$787
42	\$169	\$305	\$393	\$466	\$528	\$602	\$171	\$326	\$401	\$609	\$689	\$787
43	\$172	\$310	\$400	\$474	\$537	\$612	\$174	\$332	\$407	\$619	\$701	\$800
44	\$174	\$315	\$406	\$482	\$546	\$622	\$177	\$337	\$414	\$629	\$712	\$813
45	\$177	\$320	\$413	\$490	\$554	\$633	\$180	\$343	\$421	\$640	\$724	\$826
46	\$180	\$325	\$420	\$498	\$563	\$643	\$183	\$348	\$427	\$650	\$735	\$839
47	\$183	\$330	\$426	\$505	\$572	\$653	\$186	\$354	\$434	\$660	\$747	\$852
48	\$186	\$339	\$439	\$520	\$589	\$674	\$189	\$361	\$446	\$678	\$767	\$877
49	\$190	\$348	\$451	\$535	\$606	\$695	\$192	\$368	\$458	\$695	\$787	\$902
50	\$193	\$356	\$463	\$550	\$622	\$715	\$195	\$375	\$471	\$713	\$806	\$927
51	\$197	\$365	\$476	\$565	\$639	\$736	\$198	\$383	\$483	\$730	\$826	\$951
52	\$200	\$374	\$488	\$580	\$656	\$756	\$202	\$390	\$495	\$748	\$846	\$976
53	\$203	\$378	\$494	\$587	\$664	\$766	\$204	\$395	\$501	\$757	\$856	\$988
54	\$205	\$383	\$500	\$594	\$672	\$775	\$207	\$400	\$507	\$766	\$867	\$1,000
55	\$208	\$388	\$506	\$601	\$680	\$784	\$209	\$404	\$513	\$775	\$877	\$1,012
56	\$210	\$392	\$512	\$608	\$688	\$794	\$212	\$409	\$519	\$785	\$888	\$1,024
57	\$213	\$397	\$518	\$615	\$696	\$803	\$214	\$414	\$525	\$794	\$898	\$1,036
58	\$221	\$413	\$540	\$641	\$725	\$838	\$222	\$430	\$547	\$826	\$934	\$1,080
59	\$228	\$429	\$562	\$667	\$754	\$873	\$229	\$445	\$569	\$858	\$970	\$1,123
60	\$236	\$445	\$584	\$693	\$783	\$908	\$237	\$461	\$591	\$890	\$1,006	\$1,167
61	\$244	\$461	\$605	\$719	\$812	\$943	\$245	\$477	\$613	\$922	\$1,042	\$1,211
62	\$252	\$477	\$627	\$745	\$840	\$978	\$253	\$492	\$635	\$954	\$1,077	\$1,254
63	\$279	\$530	\$697	\$828	\$933	\$1,089	\$280	\$546	\$706	\$1,060	\$1,195	\$1,395
64	\$306	\$583	\$768	\$910	\$1,025	\$1,199	\$307	\$599	\$776	\$1,166	\$1,312	\$1,535
65	\$333	\$636	\$838	\$993	\$1,118	\$1,310	\$334	\$652	\$847	\$1,271	\$1,430	\$1,675
66	\$359	\$688	\$908	\$1,076	\$1,210	\$1,420	\$360	\$706	\$918	\$1,377	\$1,547	\$1,816
67	\$386	\$741	\$978	\$1,159	\$1,302	\$1,530	\$387	\$759	\$989	\$1,482	\$1,665	\$1,956
68	\$426	\$819	\$1,081	\$1,280	\$1,437	\$1,690	\$427	\$837	\$1,093	\$1,637	\$1,838	\$2,162
69	\$466	\$896	\$1,184	\$1,401	\$1,572	\$1,850	\$467	\$916	\$1,196	\$1,793	\$2,011	\$2,367
70	\$506	\$974	\$1,286	\$1,522	\$1,706	\$2,009	\$507	\$995	\$1,300	\$1,948	\$2,184	\$2,573
71	\$546	\$1,052	\$1,389	\$1,643	\$1,841	\$2,169	\$547	\$1,073	\$1,404	\$2,104	\$2,358	\$2,778
72	\$586	\$1,130	\$1,492	\$1,764	\$1,975	\$2,329	\$587	\$1,152	\$1,507	\$2,259	\$2,531	\$2,984
73	\$656	\$1,267	\$1,673	\$1,976	\$2,212	\$2,610	\$656	\$1,290	\$1,690	\$2,533	\$2,836	\$3,346
74	\$726	\$1,404	\$1,854	\$2,189	\$2,449	\$2,891	\$726	\$1,429	\$1,873	\$2,808	\$3,141	\$3,708
75	\$796	\$1,541	\$2,035	\$2,402	\$2,686	\$3,172	\$796	\$1,567	\$2,056	\$3,082	\$3,447	\$4,070
76	\$866	\$1,678	\$2,216	\$2,614	\$2,923	\$3,453	\$866	\$1,706	\$2,238	\$3,356	\$3,752	\$4,432
77	\$936	\$1,815	\$2,397	\$2,827	\$3,160	\$3,734	\$936	\$1,844	\$2,421	\$3,630	\$4,058	\$4,795
78	\$1,108	\$2,152	\$2,833	\$3,304	\$3,706	\$4,412	\$1,109	\$2,183	\$2,859	\$4,242	\$4,759	\$5,666
79	\$1,281	\$2,489	\$3,269	\$3,780	\$4,252	\$5,091	\$1,282	\$2,522	\$3,297	\$4,854	\$5,459	\$6,538
80	\$1,454	\$2,827	\$3,705	\$4,256	\$4,797	\$5,771	\$1,456	\$2,861	\$3,735	\$5,466	\$6,160	\$7,410
81	\$1,627	\$3,165	\$4,141	\$4,732	\$5,342	\$6,450	\$1,629	\$3,201	\$4,173	\$6,077	\$6,860	\$8,283
82	\$1,800	\$3,504	\$4,578	\$5,208	\$5,888	\$7,130	\$1,803	\$3,540	\$4,612	\$6,687	\$7,561	\$9,156
83	\$1,996	\$3,857	\$5,036	\$5,728	\$6,530	\$7,843	\$1,999	\$3,901	\$5,073	\$7,356	\$8,385	\$10,072
84	\$2,192	\$4,211	\$5,494	\$6,249	\$7,172	\$8,557	\$2,196	\$4,262	\$5,534	\$8,025	\$9,209	\$10,987
85	\$2,388	\$4,564	\$5,952	\$6,770	\$7,813	\$9,270	\$2,392	\$4,623	\$5,995	\$8,693	\$10,033	\$11,903
86	\$2,585	\$4,918	\$6,409	\$7,291	\$8,455	\$9,983	\$2,589	\$4,984	\$6,457	\$9,362	\$10,858	\$12,819
87	\$2,781	\$5,271	\$6,867	\$7,812	\$9,097	\$10,696	\$2,786	\$5,345	\$6,918	\$10,031	\$11,682	\$13,734
88	\$2,977	\$5,625	\$7,325	\$8,332	\$9,739	\$11,409	\$2,982	\$5,706	\$7,379	\$10,700	\$12,506	\$14,650
89	\$3,173	\$5,978	\$7,783	\$8,853	\$10,381	\$12,122	\$3,179	\$6,068	\$7,840	\$11,368	\$13,330	\$15,566
90	\$3,370	\$6,332	\$8,241	\$9,374	\$11,023	\$12,835	\$3,375	\$6,429	\$8,301	\$12,037	\$14,155	\$16,481
91	\$3,566	\$6,685	\$8,698	\$9,895	\$11,665	\$13,548	\$3,572	\$6,790	\$8,763	\$12,706	\$14,979	\$17,397
92	\$3,762	\$7,039	\$9,156	\$10,415	\$12,307	\$14,261	\$3,769	\$7,151	\$9,224	\$13,374	\$15,803	\$18,312
93	\$3,958	\$7,392	\$9,614	\$10,936	\$12,949	\$14,974	\$3,965	\$7,512	\$9,685	\$14,043	\$16,627	\$19,228
94	\$4,154	\$7,746	\$10,072	\$11,457	\$13,590	\$15,687	\$4,162	\$7,873	\$10,146	\$14,712	\$17,451	\$20,144
95	\$4,351	\$8,099	\$10,530	\$11,978	\$14,232	\$16,400	\$4,359	\$8,234	\$10,607	\$15,381	\$18,276	\$21,059
96	\$4,547	\$8,453	\$10,987	\$12,498	\$14,874	\$17,113	\$4,555	\$8,595	\$11,069	\$16,049	\$19,100	\$21,975
97	\$4,743	\$8,806	\$11,445	\$13,019	\$15,516	\$17,826	\$4,752	\$8,956	\$11,530	\$16,718	\$19,924	\$22,891
98	\$4,939	\$9,160	\$11,903	\$13,540	\$16,158	\$18,539	\$4,948	\$9,317	\$11,991	\$17,387	\$20,748	\$23,806
99	\$5,135	\$9,513	\$12,361	\$14,061	\$16,800	\$19,252	\$5,145	\$9,678	\$12,452	\$18,055	\$21,573	\$24,722
100	\$5,332	\$9,867	\$12,819	\$14,582	\$17,442	\$19,965	\$5,342	\$10,039	\$12,913	\$18,724	\$22,397	\$25,638

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 30 days \$50	\$75K 30 days \$100	\$75K 30 days \$150	\$75K 30 days \$200	\$150k 30 days \$50	\$150k 30 days \$100	\$150k 30 days \$150	\$150k 30 days \$200	\$150k 30 days \$250	\$150k 30 days \$300
37	\$117	\$176	\$210	\$242	\$145	\$235	\$292	\$343	\$385	\$419
38	\$117	\$176	\$210	\$242	\$145	\$235	\$292	\$343	\$385	\$419
39	\$117	\$176	\$210	\$242	\$145	\$235	\$292	\$343	\$385	\$419
40	\$117	\$176	\$210	\$242	\$145	\$235	\$292	\$343	\$385	\$419
41	\$117	\$176	\$210	\$242	\$145	\$235	\$292	\$343	\$385	\$419
42	\$117	\$176	\$210	\$242	\$145	\$235	\$292	\$343	\$385	\$419
43	\$119	\$179	\$213	\$246	\$148	\$239	\$296	\$349	\$391	\$426
44	\$121	\$182	\$217	\$250	\$150	\$243	\$301	\$354	\$397	\$433
45	\$122	\$185	\$220	\$254	\$153	\$247	\$306	\$360	\$404	\$440
46	\$124	\$188	\$224	\$258	\$155	\$251	\$311	\$366	\$410	\$447
47	\$126	\$190	\$227	\$262	\$157	\$255	\$316	\$371	\$417	\$454
48	\$130	\$196	\$233	\$268	\$161	\$262	\$325	\$382	\$428	\$466
49	\$134	\$201	\$239	\$273	\$165	\$269	\$334	\$393	\$439	\$477
50	\$138	\$206	\$244	\$279	\$169	\$277	\$344	\$403	\$451	\$488
51	\$142	\$211	\$250	\$284	\$173	\$284	\$353	\$414	\$462	\$500
52	\$146	\$216	\$256	\$290	\$177	\$291	\$362	\$424	\$473	\$511
53	\$148	\$219	\$259	\$294	\$179	\$295	\$366	\$429	\$479	\$518
54	\$150	\$222	\$262	\$297	\$181	\$298	\$371	\$435	\$485	\$524
55	\$152	\$224	\$265	\$301	\$183	\$302	\$375	\$440	\$491	\$530
56	\$154	\$227	\$268	\$304	\$186	\$306	\$380	\$445	\$497	\$536
57	\$155	\$230	\$271	\$308	\$188	\$309	\$384	\$450	\$502	\$543
58	\$162	\$239	\$282	\$319	\$195	\$322	\$400	\$468	\$522	\$563
59	\$168	\$248	\$292	\$330	\$203	\$336	\$416	\$487	\$542	\$584
60	\$175	\$257	\$302	\$340	\$210	\$349	\$432	\$505	\$562	\$604
61	\$181	\$266	\$312	\$351	\$218	\$362	\$448	\$523	\$581	\$624
62	\$188	\$276	\$322	\$362	\$225	\$375	\$464	\$541	\$601	\$645
63	\$209	\$306	\$356	\$399	\$250	\$417	\$515	\$600	\$665	\$712
64	\$230	\$335	\$390	\$436	\$274	\$459	\$566	\$658	\$729	\$780
65	\$251	\$365	\$424	\$473	\$299	\$501	\$617	\$717	\$793	\$847
66	\$272	\$395	\$457	\$511	\$324	\$543	\$668	\$776	\$858	\$915
67	\$292	\$425	\$491	\$548	\$348	\$584	\$719	\$835	\$922	\$982
68	\$323	\$469	\$540	\$601	\$385	\$646	\$793	\$919	\$1,014	\$1,080
69	\$354	\$512	\$589	\$655	\$421	\$708	\$868	\$1,004	\$1,107	\$1,178
70	\$385	\$555	\$638	\$709	\$457	\$769	\$942	\$1,089	\$1,200	\$1,276
71	\$416	\$599	\$687	\$762	\$494	\$831	\$1,016	\$1,174	\$1,293	\$1,374
72	\$446	\$642	\$736	\$816	\$530	\$892	\$1,090	\$1,259	\$1,385	\$1,471
73	\$501	\$719	\$822	\$911	\$594	\$1,001	\$1,221	\$1,408	\$1,549	\$1,645
74	\$555	\$796	\$909	\$1,007	\$658	\$1,110	\$1,352	\$1,557	\$1,713	\$1,818
75	\$609	\$872	\$996	\$1,103	\$722	\$1,218	\$1,483	\$1,707	\$1,876	\$1,992
76	\$664	\$949	\$1,083	\$1,199	\$786	\$1,327	\$1,613	\$1,856	\$2,040	\$2,166
77	\$718	\$1,026	\$1,170	\$1,294	\$850	\$1,436	\$1,744	\$2,005	\$2,204	\$2,339
78	\$847	\$1,199	\$1,361	\$1,521	\$1,001	\$1,695	\$2,046	\$2,360	\$2,587	\$2,721
79	\$977	\$1,372	\$1,551	\$1,747	\$1,152	\$1,954	\$2,347	\$2,714	\$2,970	\$3,103
80	\$1,106	\$1,545	\$1,742	\$1,974	\$1,303	\$2,213	\$2,648	\$3,069	\$3,353	\$3,484
81	\$1,236	\$1,717	\$1,932	\$2,200	\$1,455	\$2,472	\$2,949	\$3,424	\$3,736	\$3,864
82	\$1,365	\$1,890	\$2,122	\$2,426	\$1,606	\$2,731	\$3,250	\$3,778	\$4,119	\$4,244
83	\$1,514	\$2,081	\$2,334	\$2,669	\$1,775	\$3,006	\$3,591	\$4,175	\$4,532	\$4,669
84	\$1,663	\$2,271	\$2,547	\$2,912	\$1,943	\$3,280	\$3,932	\$4,572	\$4,946	\$5,093
85	\$1,812	\$2,462	\$2,759	\$3,155	\$2,112	\$3,554	\$4,273	\$4,968	\$5,360	\$5,518
86	\$1,961	\$2,653	\$2,971	\$3,397	\$2,281	\$3,829	\$4,614	\$5,365	\$5,774	\$5,942
87	\$2,110	\$2,843	\$3,183	\$3,640	\$2,449	\$4,103	\$4,955	\$5,761	\$6,188	\$6,367
88	\$2,258	\$3,034	\$3,396	\$3,883	\$2,618	\$4,378	\$5,296	\$6,158	\$6,601	\$6,791
89	\$2,407	\$3,224	\$3,608	\$4,125	\$2,786	\$4,652	\$5,637	\$6,554	\$7,015	\$7,216
90	\$2,556	\$3,415	\$3,820	\$4,368	\$2,955	\$4,927	\$5,978	\$6,951	\$7,429	\$7,640
91	\$2,705	\$3,606	\$4,032	\$4,611	\$3,124	\$5,201	\$6,319	\$7,347	\$7,843	\$8,065
92	\$2,854	\$3,796	\$4,245	\$4,853	\$3,292	\$5,475	\$6,660	\$7,744	\$8,257	\$8,489
93	\$3,003	\$3,987	\$4,457	\$5,096	\$3,461	\$5,750	\$7,001	\$8,140	\$8,670	\$8,914
94	\$3,152	\$4,178	\$4,669	\$5,339	\$3,630	\$6,024	\$7,341	\$8,537	\$9,084	\$9,338
95	\$3,301	\$4,368	\$4,881	\$5,581	\$3,798	\$6,299	\$7,682	\$8,933	\$9,498	\$9,763
96	\$3,449	\$4,559	\$5,094	\$5,824	\$3,967	\$6,573	\$8,023	\$9,330	\$9,912	\$10,187
97	\$3,598	\$4,750	\$5,306	\$6,067	\$4,136	\$6,848	\$8,364	\$9,727	\$10,326	\$10,612
98	\$3,747	\$4,940	\$5,518	\$6,310	\$4,304	\$7,122	\$8,705	\$10,123	\$10,739	\$11,036
99	\$3,896	\$5,131	\$5,730	\$6,552	\$4,473	\$7,397	\$9,046	\$10,520	\$11,153	\$11,461
100	\$4,045	\$5,322	\$5,943	\$6,795	\$4,641	\$7,671	\$9,387	\$10,916	\$11,567	\$11,885

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Rate Sheets with Proposed Premium Rate Increase

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K 30 days \$50	\$250K 30 days \$100	\$250K 30 days \$150	\$250K 30 days \$200	\$250K 30 days \$250	\$250K 30 days \$300	\$500K 30 days \$50	\$500K 30 days \$100	\$500K 30 days \$150	\$500K 30 days \$200	\$500K 30 days \$250	\$500K 30 days \$300
37	\$155	\$280	\$362	\$429	\$486	\$509	\$158	\$300	\$369	\$525	\$599	\$724
38	\$155	\$280	\$362	\$429	\$486	\$509	\$158	\$300	\$369	\$525	\$599	\$724
39	\$155	\$280	\$362	\$429	\$486	\$509	\$158	\$300	\$369	\$525	\$599	\$724
40	\$155	\$280	\$362	\$429	\$486	\$509	\$158	\$300	\$369	\$525	\$599	\$724
41	\$155	\$280	\$362	\$429	\$486	\$509	\$158	\$300	\$369	\$525	\$599	\$724
42	\$155	\$280	\$362	\$429	\$486	\$509	\$158	\$300	\$369	\$525	\$599	\$724
43	\$157	\$285	\$368	\$436	\$494	\$517	\$160	\$305	\$375	\$533	\$609	\$736
44	\$160	\$290	\$374	\$443	\$502	\$526	\$163	\$310	\$381	\$542	\$619	\$748
45	\$163	\$294	\$380	\$450	\$510	\$534	\$165	\$315	\$387	\$551	\$629	\$760
46	\$165	\$299	\$386	\$458	\$518	\$543	\$168	\$320	\$393	\$559	\$639	\$772
47	\$168	\$304	\$392	\$465	\$526	\$551	\$171	\$325	\$399	\$568	\$649	\$784
48	\$171	\$312	\$404	\$479	\$542	\$586	\$173	\$332	\$411	\$583	\$666	\$807
49	\$174	\$320	\$415	\$492	\$557	\$622	\$176	\$338	\$422	\$598	\$683	\$830
50	\$178	\$328	\$426	\$506	\$573	\$657	\$179	\$345	\$433	\$613	\$700	\$853
51	\$181	\$336	\$438	\$520	\$588	\$693	\$182	\$352	\$444	\$628	\$716	\$875
52	\$184	\$344	\$449	\$533	\$603	\$728	\$185	\$359	\$455	\$643	\$733	\$898
53	\$187	\$348	\$454	\$540	\$611	\$737	\$188	\$363	\$461	\$651	\$742	\$909
54	\$189	\$352	\$460	\$546	\$618	\$746	\$190	\$367	\$467	\$659	\$751	\$920
55	\$191	\$357	\$466	\$553	\$625	\$755	\$192	\$372	\$472	\$667	\$760	\$931
56	\$193	\$361	\$471	\$559	\$633	\$764	\$195	\$376	\$478	\$675	\$769	\$942
57	\$196	\$365	\$477	\$566	\$640	\$773	\$197	\$381	\$483	\$683	\$778	\$953
58	\$203	\$380	\$497	\$590	\$667	\$821	\$204	\$395	\$504	\$710	\$810	\$993
59	\$210	\$395	\$517	\$614	\$694	\$869	\$211	\$410	\$524	\$738	\$841	\$1,034
60	\$217	\$409	\$537	\$637	\$720	\$916	\$218	\$424	\$544	\$766	\$872	\$1,074
61	\$224	\$424	\$557	\$661	\$747	\$964	\$225	\$439	\$564	\$793	\$903	\$1,114
62	\$232	\$439	\$577	\$685	\$773	\$1,012	\$233	\$453	\$584	\$821	\$934	\$1,154
63	\$256	\$488	\$642	\$761	\$858	\$1,143	\$257	\$502	\$649	\$912	\$1,036	\$1,283
64	\$281	\$536	\$706	\$838	\$943	\$1,274	\$282	\$551	\$714	\$1,002	\$1,138	\$1,412
65	\$306	\$585	\$771	\$914	\$1,028	\$1,406	\$307	\$600	\$779	\$1,093	\$1,240	\$1,541
66	\$331	\$633	\$835	\$990	\$1,113	\$1,537	\$332	\$649	\$845	\$1,183	\$1,341	\$1,670
67	\$356	\$682	\$900	\$1,067	\$1,198	\$1,669	\$356	\$698	\$910	\$1,274	\$1,443	\$1,799
68	\$392	\$753	\$994	\$1,178	\$1,322	\$1,859	\$393	\$771	\$1,005	\$1,406	\$1,593	\$1,989
69	\$429	\$825	\$1,089	\$1,289	\$1,446	\$2,049	\$430	\$843	\$1,101	\$1,539	\$1,742	\$2,178
70	\$465	\$896	\$1,183	\$1,400	\$1,570	\$2,239	\$466	\$915	\$1,196	\$1,672	\$1,892	\$2,367
71	\$502	\$968	\$1,278	\$1,511	\$1,694	\$2,429	\$503	\$988	\$1,291	\$1,805	\$2,042	\$2,556
72	\$539	\$1,039	\$1,372	\$1,622	\$1,817	\$2,620	\$540	\$1,060	\$1,387	\$1,938	\$2,191	\$2,745
73	\$603	\$1,165	\$1,539	\$1,818	\$2,035	\$2,957	\$604	\$1,187	\$1,555	\$2,172	\$2,454	\$3,078
74	\$668	\$1,291	\$1,706	\$2,014	\$2,253	\$3,294	\$668	\$1,315	\$1,723	\$2,407	\$2,718	\$3,411
75	\$732	\$1,418	\$1,872	\$2,209	\$2,471	\$3,631	\$733	\$1,442	\$1,891	\$2,641	\$2,981	\$3,745
76	\$796	\$1,544	\$2,039	\$2,405	\$2,689	\$3,969	\$797	\$1,569	\$2,059	\$2,875	\$3,244	\$4,078
77	\$861	\$1,670	\$2,206	\$2,601	\$2,907	\$4,306	\$861	\$1,697	\$2,227	\$3,109	\$3,508	\$4,411
78	\$1,010	\$1,980	\$2,606	\$3,040	\$3,409	\$5,178	\$1,011	\$2,009	\$2,630	\$3,739	\$4,118	\$5,212
79	\$1,159	\$2,290	\$3,007	\$3,478	\$3,911	\$6,050	\$1,160	\$2,323	\$3,033	\$4,372	\$4,728	\$6,015
80	\$1,309	\$2,601	\$3,409	\$3,916	\$4,413	\$6,922	\$1,309	\$2,637	\$3,436	\$5,006	\$5,337	\$6,817
81	\$1,458	\$2,912	\$3,810	\$4,353	\$4,915	\$7,794	\$1,459	\$2,950	\$3,839	\$5,642	\$5,947	\$7,620
82	\$1,607	\$3,224	\$4,212	\$4,791	\$5,417	\$8,667	\$1,608	\$3,265	\$4,243	\$6,278	\$6,557	\$8,424
83	\$1,776	\$3,547	\$4,633	\$5,270	\$5,985	\$9,458	\$1,776	\$3,593	\$4,667	\$6,913	\$7,246	\$9,266
84	\$1,944	\$3,871	\$5,054	\$5,749	\$6,553	\$10,249	\$1,945	\$3,921	\$5,092	\$7,547	\$7,936	\$10,109
85	\$2,113	\$4,195	\$5,476	\$6,228	\$7,122	\$11,040	\$2,114	\$4,249	\$5,516	\$8,181	\$8,626	\$10,951
86	\$2,281	\$4,519	\$5,897	\$6,707	\$7,690	\$11,832	\$2,282	\$4,577	\$5,940	\$8,815	\$9,316	\$11,793
87	\$2,450	\$4,843	\$6,318	\$7,187	\$8,258	\$12,623	\$2,451	\$4,905	\$6,365	\$9,450	\$10,005	\$12,636
88	\$2,619	\$5,167	\$6,739	\$7,666	\$8,826	\$13,414	\$2,620	\$5,233	\$6,789	\$10,084	\$10,695	\$13,478
89	\$2,787	\$5,491	\$7,160	\$8,145	\$9,395	\$14,205	\$2,788	\$5,561	\$7,213	\$10,718	\$11,385	\$14,321
90	\$2,956	\$5,815	\$7,581	\$8,624	\$9,963	\$14,996	\$2,957	\$5,889	\$7,637	\$11,352	\$12,075	\$15,163
91	\$3,125	\$6,139	\$8,003	\$9,103	\$10,531	\$15,788	\$3,126	\$6,217	\$8,062	\$11,986	\$12,765	\$16,005
92	\$3,293	\$6,463	\$8,424	\$9,582	\$11,099	\$16,579	\$3,294	\$6,545	\$8,486	\$12,621	\$13,454	\$16,848
93	\$3,462	\$6,787	\$8,845	\$10,061	\$11,668	\$17,370	\$3,463	\$6,873	\$8,910	\$13,255	\$14,144	\$17,690
94	\$3,631	\$7,111	\$9,266	\$10,540	\$12,236	\$18,161	\$3,631	\$7,201	\$9,335	\$13,889	\$14,834	\$18,532
95	\$3,799	\$7,435	\$9,687	\$11,019	\$12,804	\$18,953	\$3,800	\$7,529	\$9,759	\$14,523	\$15,524	\$19,375
96	\$3,968	\$7,758	\$10,109	\$11,498	\$13,372	\$19,744	\$3,969	\$7,857	\$10,183	\$15,158	\$16,213	\$20,217
97	\$4,136	\$8,082	\$10,530	\$11,978	\$13,941	\$20,535	\$4,137	\$8,185	\$10,608	\$15,792	\$16,903	\$21,060
98	\$4,305	\$8,406	\$10,951	\$12,457	\$14,509	\$21,326	\$4,306	\$8,513	\$11,032	\$16,426	\$17,593	\$21,902
99	\$4,474	\$8,730	\$11,372	\$12,936	\$15,077	\$22,117	\$4,475	\$8,841	\$11,456	\$17,060	\$18,283	\$22,744
100	\$4,642	\$9,054	\$11,793	\$13,415	\$15,645	\$22,909	\$4,643	\$9,169	\$11,880	\$17,695	\$18,972	\$23,587

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Rate Sheets with Proposed Premium Rate Increase

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 100 days \$50	\$75K 100 days \$100	\$75K 100 days \$150	\$75K 100 days \$200	\$150k 100 days \$50	\$150k 100 days \$100	\$150k 100 days \$150	\$150k 100 days \$200	\$150k 100 days \$250	\$150k 100 days \$300
37	\$106	\$160	\$191	\$221	\$132	\$214	\$266	\$313	\$355	\$383
38	\$106	\$160	\$191	\$221	\$132	\$214	\$266	\$313	\$355	\$383
39	\$106	\$160	\$191	\$221	\$132	\$214	\$266	\$313	\$355	\$383
40	\$106	\$160	\$191	\$221	\$132	\$214	\$266	\$313	\$355	\$383
41	\$106	\$160	\$191	\$221	\$132	\$214	\$266	\$313	\$355	\$383
42	\$106	\$160	\$191	\$221	\$132	\$214	\$266	\$313	\$355	\$383
43	\$108	\$163	\$195	\$225	\$134	\$218	\$271	\$319	\$361	\$389
44	\$110	\$165	\$198	\$228	\$137	\$221	\$275	\$324	\$367	\$396
45	\$111	\$168	\$201	\$232	\$139	\$225	\$280	\$329	\$373	\$402
46	\$113	\$171	\$204	\$236	\$141	\$228	\$284	\$334	\$379	\$408
47	\$115	\$173	\$207	\$239	\$143	\$232	\$288	\$339	\$385	\$415
48	\$119	\$178	\$213	\$244	\$147	\$239	\$297	\$349	\$396	\$425
49	\$123	\$183	\$218	\$250	\$151	\$246	\$305	\$359	\$406	\$436
50	\$126	\$188	\$223	\$255	\$154	\$252	\$314	\$368	\$417	\$446
51	\$130	\$193	\$228	\$260	\$158	\$259	\$322	\$378	\$428	\$457
52	\$134	\$197	\$233	\$265	\$161	\$266	\$330	\$387	\$438	\$467
53	\$135	\$200	\$236	\$268	\$163	\$269	\$334	\$392	\$444	\$473
54	\$137	\$202	\$239	\$272	\$165	\$272	\$338	\$397	\$449	\$478
55	\$139	\$205	\$242	\$275	\$167	\$276	\$343	\$402	\$455	\$484
56	\$140	\$207	\$245	\$278	\$169	\$279	\$347	\$406	\$460	\$490
57	\$142	\$210	\$248	\$281	\$171	\$282	\$351	\$411	\$465	\$496
58	\$148	\$218	\$257	\$291	\$178	\$294	\$365	\$428	\$484	\$514
59	\$154	\$226	\$266	\$301	\$185	\$306	\$380	\$444	\$502	\$533
60	\$160	\$235	\$276	\$311	\$192	\$318	\$394	\$461	\$521	\$551
61	\$166	\$243	\$285	\$321	\$199	\$330	\$409	\$477	\$539	\$570
62	\$172	\$252	\$294	\$331	\$206	\$343	\$424	\$494	\$558	\$589
63	\$191	\$279	\$325	\$364	\$228	\$381	\$470	\$548	\$617	\$650
64	\$210	\$306	\$356	\$398	\$251	\$419	\$517	\$601	\$677	\$712
65	\$229	\$334	\$387	\$432	\$273	\$457	\$563	\$655	\$737	\$773
66	\$248	\$361	\$418	\$466	\$295	\$495	\$610	\$708	\$796	\$835
67	\$267	\$388	\$448	\$500	\$318	\$534	\$656	\$762	\$856	\$897
68	\$295	\$428	\$493	\$549	\$351	\$590	\$724	\$839	\$942	\$986
69	\$323	\$467	\$538	\$598	\$384	\$646	\$792	\$917	\$1,028	\$1,075
70	\$351	\$507	\$582	\$647	\$418	\$702	\$860	\$994	\$1,115	\$1,165
71	\$379	\$547	\$627	\$696	\$451	\$759	\$928	\$1,072	\$1,201	\$1,254
72	\$407	\$586	\$672	\$745	\$484	\$815	\$996	\$1,149	\$1,287	\$1,344
73	\$457	\$656	\$751	\$832	\$542	\$914	\$1,115	\$1,286	\$1,439	\$1,502
74	\$507	\$726	\$830	\$920	\$601	\$1,013	\$1,234	\$1,422	\$1,591	\$1,660
75	\$556	\$796	\$909	\$1,007	\$659	\$1,113	\$1,354	\$1,558	\$1,743	\$1,819
76	\$606	\$866	\$989	\$1,094	\$718	\$1,212	\$1,473	\$1,695	\$1,895	\$1,977
77	\$655	\$937	\$1,068	\$1,182	\$776	\$1,311	\$1,592	\$1,831	\$2,047	\$2,136
78	\$774	\$1,095	\$1,242	\$1,381	\$907	\$1,547	\$1,868	\$2,147	\$2,409	\$2,485
79	\$892	\$1,253	\$1,417	\$1,580	\$1,038	\$1,784	\$2,143	\$2,464	\$2,771	\$2,833
80	\$1,010	\$1,410	\$1,590	\$1,780	\$1,168	\$2,020	\$2,418	\$2,780	\$3,133	\$3,181
81	\$1,128	\$1,568	\$1,764	\$1,978	\$1,299	\$2,257	\$2,693	\$3,096	\$3,495	\$3,528
82	\$1,247	\$1,726	\$1,938	\$2,177	\$1,430	\$2,494	\$2,968	\$3,412	\$3,858	\$3,876
83	\$1,383	\$1,900	\$2,132	\$2,395	\$1,573	\$2,743	\$3,264	\$3,753	\$4,244	\$4,263
84	\$1,518	\$2,074	\$2,325	\$2,613	\$1,715	\$2,992	\$3,561	\$4,094	\$4,629	\$4,651
85	\$1,654	\$2,248	\$2,519	\$2,830	\$1,858	\$3,242	\$3,858	\$4,436	\$5,015	\$5,038
86	\$1,790	\$2,422	\$2,713	\$3,048	\$2,001	\$3,491	\$4,155	\$4,777	\$5,401	\$5,426
87	\$1,926	\$2,596	\$2,907	\$3,266	\$2,144	\$3,741	\$4,451	\$5,118	\$5,787	\$5,813
88	\$2,062	\$2,770	\$3,100	\$3,484	\$2,287	\$3,990	\$4,748	\$5,459	\$6,172	\$6,201
89	\$2,198	\$2,944	\$3,294	\$3,701	\$2,430	\$4,239	\$5,045	\$5,800	\$6,558	\$6,588
90	\$2,334	\$3,118	\$3,488	\$3,919	\$2,573	\$4,489	\$5,342	\$6,141	\$6,944	\$6,976
91	\$2,470	\$3,292	\$3,682	\$4,137	\$2,716	\$4,738	\$5,638	\$6,483	\$7,330	\$7,363
92	\$2,606	\$3,466	\$3,876	\$4,355	\$2,859	\$4,987	\$5,935	\$6,824	\$7,716	\$7,751
93	\$2,742	\$3,640	\$4,069	\$4,572	\$3,002	\$5,237	\$6,232	\$7,165	\$8,101	\$8,139
94	\$2,878	\$3,814	\$4,263	\$4,790	\$3,145	\$5,486	\$6,529	\$7,506	\$8,487	\$8,526
95	\$3,014	\$3,988	\$4,457	\$5,008	\$3,288	\$5,736	\$6,825	\$7,847	\$8,873	\$8,914
96	\$3,150	\$4,163	\$4,651	\$5,225	\$3,431	\$5,985	\$7,122	\$8,189	\$9,259	\$9,301
97	\$3,286	\$4,337	\$4,844	\$5,443	\$3,574	\$6,234	\$7,419	\$8,530	\$9,645	\$9,689
98	\$3,422	\$4,511	\$5,038	\$5,661	\$3,717	\$6,484	\$7,716	\$8,871	\$10,030	\$10,076
99	\$3,558	\$4,685	\$5,232	\$5,879	\$3,860	\$6,733	\$8,013	\$9,212	\$10,416	\$10,464
100	\$3,693	\$4,859	\$5,426	\$6,096	\$4,003	\$6,982	\$8,309	\$9,553	\$10,802	\$10,851

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Rate Sheets with Proposed Premium Rate Increase

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K 100 days \$50	\$250K 100 days \$100	\$250K 100 days \$150	\$250K 100 days \$200	\$250K 100 days \$250	\$250K 100 days \$300	\$500K 100 days \$50	\$500K 100 days \$100	\$500K 100 days \$150	\$500K 100 days \$200	\$500K 100 days \$250	\$500K 100 days \$300
37	\$141	\$256	\$331	\$392	\$444	\$489	\$142	\$274	\$337	\$440	\$509	\$661
38	\$141	\$256	\$331	\$392	\$444	\$489	\$142	\$274	\$337	\$440	\$509	\$661
39	\$141	\$256	\$331	\$392	\$444	\$489	\$142	\$274	\$337	\$440	\$509	\$661
40	\$141	\$256	\$331	\$392	\$444	\$489	\$142	\$274	\$337	\$440	\$509	\$661
41	\$141	\$256	\$331	\$392	\$444	\$489	\$142	\$274	\$337	\$440	\$509	\$661
42	\$141	\$256	\$331	\$392	\$444	\$489	\$142	\$274	\$337	\$440	\$509	\$661
43	\$143	\$260	\$336	\$398	\$451	\$497	\$144	\$279	\$342	\$447	\$517	\$672
44	\$146	\$264	\$342	\$405	\$459	\$505	\$147	\$283	\$348	\$454	\$526	\$683
45	\$148	\$269	\$347	\$411	\$466	\$513	\$149	\$288	\$354	\$462	\$534	\$694
46	\$150	\$273	\$353	\$418	\$473	\$521	\$151	\$292	\$359	\$469	\$542	\$705
47	\$153	\$277	\$358	\$424	\$481	\$529	\$154	\$297	\$365	\$476	\$551	\$717
48	\$156	\$285	\$369	\$437	\$495	\$544	\$157	\$303	\$375	\$489	\$565	\$737
49	\$159	\$292	\$379	\$449	\$509	\$558	\$160	\$309	\$385	\$501	\$579	\$758
50	\$162	\$299	\$389	\$462	\$523	\$573	\$163	\$315	\$395	\$514	\$593	\$779
51	\$165	\$307	\$400	\$474	\$537	\$587	\$166	\$321	\$406	\$526	\$607	\$799
52	\$168	\$314	\$410	\$486	\$551	\$601	\$169	\$327	\$416	\$539	\$621	\$820
53	\$170	\$318	\$415	\$492	\$557	\$608	\$171	\$331	\$421	\$545	\$628	\$830
54	\$172	\$322	\$420	\$498	\$564	\$616	\$173	\$335	\$426	\$552	\$636	\$840
55	\$174	\$325	\$425	\$504	\$571	\$623	\$175	\$339	\$431	\$559	\$643	\$850
56	\$176	\$329	\$430	\$510	\$578	\$631	\$177	\$343	\$436	\$565	\$651	\$860
57	\$179	\$333	\$435	\$516	\$584	\$638	\$179	\$347	\$441	\$572	\$659	\$870
58	\$185	\$347	\$454	\$538	\$609	\$664	\$186	\$361	\$460	\$595	\$685	\$907
59	\$192	\$360	\$472	\$560	\$633	\$689	\$192	\$374	\$478	\$618	\$712	\$944
60	\$198	\$374	\$490	\$582	\$657	\$715	\$199	\$387	\$497	\$641	\$738	\$981
61	\$205	\$387	\$509	\$604	\$682	\$740	\$205	\$400	\$515	\$665	\$764	\$1,017
62	\$212	\$401	\$527	\$625	\$706	\$766	\$212	\$414	\$533	\$688	\$791	\$1,054
63	\$234	\$445	\$586	\$695	\$784	\$848	\$234	\$458	\$593	\$763	\$877	\$1,172
64	\$257	\$490	\$645	\$765	\$861	\$931	\$257	\$503	\$652	\$839	\$963	\$1,290
65	\$279	\$534	\$704	\$834	\$939	\$1,014	\$280	\$548	\$712	\$914	\$1,049	\$1,407
66	\$302	\$578	\$763	\$904	\$1,016	\$1,097	\$302	\$593	\$771	\$990	\$1,135	\$1,525
67	\$325	\$623	\$821	\$974	\$1,094	\$1,180	\$325	\$638	\$831	\$1,065	\$1,221	\$1,643
68	\$358	\$688	\$908	\$1,075	\$1,207	\$1,301	\$358	\$704	\$918	\$1,175	\$1,347	\$1,816
69	\$391	\$753	\$994	\$1,177	\$1,320	\$1,422	\$392	\$770	\$1,005	\$1,286	\$1,473	\$1,988
70	\$425	\$818	\$1,080	\$1,278	\$1,433	\$1,543	\$425	\$836	\$1,092	\$1,396	\$1,599	\$2,161
71	\$458	\$884	\$1,167	\$1,380	\$1,546	\$1,664	\$459	\$902	\$1,179	\$1,507	\$1,725	\$2,334
72	\$492	\$949	\$1,253	\$1,481	\$1,660	\$1,785	\$492	\$968	\$1,266	\$1,617	\$1,851	\$2,506
73	\$551	\$1,064	\$1,405	\$1,660	\$1,858	\$1,999	\$551	\$1,084	\$1,420	\$1,811	\$2,073	\$2,811
74	\$609	\$1,179	\$1,557	\$1,839	\$2,057	\$2,213	\$610	\$1,200	\$1,573	\$2,006	\$2,294	\$3,115
75	\$668	\$1,294	\$1,710	\$2,017	\$2,256	\$2,427	\$668	\$1,316	\$1,727	\$2,200	\$2,515	\$3,419
76	\$727	\$1,409	\$1,862	\$2,196	\$2,455	\$2,641	\$727	\$1,433	\$1,880	\$2,394	\$2,736	\$3,723
77	\$786	\$1,524	\$2,014	\$2,374	\$2,654	\$2,855	\$786	\$1,549	\$2,034	\$2,588	\$2,958	\$4,028
78	\$931	\$1,808	\$2,380	\$2,775	\$3,113	\$3,349	\$931	\$1,836	\$2,401	\$3,047	\$3,477	\$4,759
79	\$1,076	\$2,091	\$2,746	\$3,175	\$3,571	\$3,843	\$1,077	\$2,124	\$2,769	\$3,505	\$3,996	\$5,492
80	\$1,221	\$2,375	\$3,112	\$3,575	\$4,030	\$4,338	\$1,222	\$2,412	\$3,137	\$3,964	\$4,515	\$6,225
81	\$1,367	\$2,659	\$3,479	\$3,975	\$4,488	\$4,832	\$1,368	\$2,700	\$3,506	\$4,423	\$5,034	\$6,958
82	\$1,512	\$2,943	\$3,846	\$4,374	\$4,946	\$5,326	\$1,514	\$2,988	\$3,874	\$4,881	\$5,553	\$7,691
83	\$1,664	\$3,238	\$4,230	\$4,812	\$5,441	\$5,858	\$1,665	\$3,287	\$4,262	\$5,369	\$6,108	\$8,461
84	\$1,815	\$3,532	\$4,615	\$5,249	\$5,935	\$6,391	\$1,817	\$3,586	\$4,649	\$5,858	\$6,663	\$9,230
85	\$1,967	\$3,826	\$4,999	\$5,687	\$6,430	\$6,923	\$1,969	\$3,884	\$5,036	\$6,346	\$7,219	\$9,999
86	\$2,119	\$4,121	\$5,384	\$6,124	\$6,924	\$7,456	\$2,120	\$4,183	\$5,424	\$6,834	\$7,774	\$10,768
87	\$2,271	\$4,415	\$5,769	\$6,562	\$7,419	\$7,988	\$2,272	\$4,482	\$5,811	\$7,322	\$8,329	\$11,537
88	\$2,422	\$4,709	\$6,153	\$6,999	\$7,914	\$8,521	\$2,424	\$4,781	\$6,199	\$7,810	\$8,884	\$12,306
89	\$2,574	\$5,004	\$6,538	\$7,436	\$8,408	\$9,053	\$2,578	\$5,080	\$6,586	\$8,298	\$9,440	\$13,075
90	\$2,726	\$5,298	\$6,922	\$7,874	\$8,903	\$9,586	\$2,734	\$5,379	\$6,973	\$8,786	\$9,995	\$13,845
91	\$2,878	\$5,592	\$7,307	\$8,311	\$9,397	\$10,119	\$2,891	\$5,677	\$7,361	\$9,275	\$10,550	\$14,614
92	\$3,029	\$5,887	\$7,691	\$8,749	\$9,892	\$10,651	\$3,051	\$5,976	\$7,748	\$9,763	\$11,106	\$15,383
93	\$3,181	\$6,181	\$8,076	\$9,186	\$10,387	\$11,184	\$3,213	\$6,275	\$8,136	\$10,251	\$11,661	\$16,152
94	\$3,333	\$6,475	\$8,461	\$9,624	\$10,881	\$11,716	\$3,377	\$6,574	\$8,523	\$10,739	\$12,216	\$16,921
95	\$3,485	\$6,770	\$8,845	\$10,061	\$11,376	\$12,249	\$3,543	\$6,873	\$8,910	\$11,227	\$12,771	\$17,690
96	\$3,636	\$7,064	\$9,230	\$10,498	\$11,870	\$12,781	\$3,711	\$7,171	\$9,298	\$11,715	\$13,327	\$18,460
97	\$3,788	\$7,358	\$9,614	\$10,936	\$12,365	\$13,314	\$3,882	\$7,470	\$9,685	\$12,203	\$13,882	\$19,229
98	\$3,940	\$7,653	\$9,999	\$11,373	\$12,860	\$13,847	\$4,054	\$7,769	\$10,073	\$12,691	\$14,437	\$19,998
99	\$4,092	\$7,947	\$10,383	\$11,811	\$13,354	\$14,379	\$4,228	\$8,068	\$10,460	\$13,180	\$14,993	\$20,767
100	\$4,243	\$8,241	\$10,768	\$12,248	\$13,849	\$14,912	\$4,405	\$8,367	\$10,848	\$13,668	\$15,548	\$21,536

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 180 days \$50	\$75K 180 days \$100	\$75K 180 days \$150	\$75K 180 days \$200	\$150k 180 days \$50	\$150k 180 days \$100	\$150k 180 days \$150	\$150k 180 days \$200	\$150k 180 days \$250	\$150k 180 days \$300
37	\$57	\$82	\$96	\$111	\$77	\$116	\$138	\$160	\$181	\$191
38	\$57	\$82	\$96	\$111	\$77	\$116	\$138	\$160	\$181	\$191
39	\$57	\$82	\$96	\$111	\$77	\$116	\$138	\$160	\$181	\$191
40	\$57	\$82	\$96	\$111	\$77	\$116	\$138	\$160	\$181	\$191
41	\$57	\$82	\$96	\$111	\$77	\$116	\$138	\$160	\$181	\$191
42	\$57	\$82	\$96	\$111	\$77	\$116	\$138	\$160	\$181	\$191
43	\$58	\$83	\$97	\$112	\$78	\$118	\$141	\$162	\$184	\$195
44	\$59	\$84	\$99	\$114	\$79	\$119	\$143	\$165	\$187	\$198
45	\$60	\$86	\$101	\$116	\$81	\$121	\$145	\$168	\$190	\$201
46	\$61	\$87	\$102	\$118	\$82	\$123	\$148	\$170	\$193	\$204
47	\$62	\$88	\$104	\$120	\$83	\$125	\$150	\$173	\$196	\$207
48	\$64	\$91	\$106	\$122	\$85	\$129	\$154	\$178	\$202	\$213
49	\$66	\$93	\$109	\$125	\$87	\$133	\$159	\$183	\$207	\$218
50	\$68	\$96	\$112	\$127	\$89	\$136	\$163	\$188	\$213	\$223
51	\$70	\$98	\$114	\$130	\$92	\$140	\$167	\$193	\$218	\$228
52	\$72	\$101	\$117	\$133	\$94	\$144	\$172	\$198	\$224	\$233
53	\$73	\$102	\$118	\$134	\$95	\$145	\$174	\$200	\$226	\$236
54	\$74	\$103	\$120	\$136	\$96	\$147	\$176	\$202	\$229	\$239
55	\$75	\$104	\$121	\$137	\$97	\$149	\$178	\$205	\$232	\$242
56	\$76	\$106	\$122	\$139	\$98	\$151	\$180	\$207	\$235	\$245
57	\$77	\$107	\$124	\$141	\$99	\$152	\$182	\$210	\$237	\$248
58	\$80	\$111	\$129	\$146	\$103	\$159	\$190	\$218	\$247	\$257
59	\$83	\$115	\$133	\$150	\$107	\$165	\$198	\$227	\$256	\$266
60	\$86	\$120	\$138	\$155	\$111	\$172	\$205	\$235	\$266	\$276
61	\$89	\$124	\$143	\$160	\$115	\$178	\$213	\$244	\$275	\$285
62	\$93	\$128	\$147	\$165	\$119	\$185	\$220	\$252	\$284	\$294
63	\$103	\$142	\$163	\$182	\$132	\$206	\$245	\$279	\$315	\$325
64	\$113	\$156	\$178	\$199	\$145	\$226	\$269	\$307	\$345	\$356
65	\$124	\$170	\$193	\$216	\$158	\$247	\$293	\$334	\$376	\$387
66	\$134	\$184	\$209	\$233	\$171	\$267	\$317	\$361	\$406	\$418
67	\$144	\$198	\$224	\$250	\$184	\$288	\$341	\$389	\$437	\$448
68	\$159	\$218	\$247	\$275	\$204	\$318	\$377	\$428	\$481	\$493
69	\$175	\$238	\$269	\$299	\$223	\$349	\$412	\$468	\$525	\$538
70	\$190	\$259	\$291	\$323	\$242	\$379	\$447	\$507	\$569	\$582
71	\$205	\$279	\$314	\$348	\$261	\$410	\$482	\$547	\$613	\$627
72	\$220	\$299	\$336	\$372	\$281	\$440	\$518	\$586	\$657	\$672
73	\$247	\$335	\$375	\$416	\$315	\$494	\$580	\$656	\$734	\$751
74	\$274	\$370	\$415	\$460	\$348	\$547	\$642	\$725	\$811	\$830
75	\$300	\$406	\$455	\$504	\$382	\$601	\$704	\$795	\$889	\$909
76	\$327	\$442	\$494	\$547	\$416	\$654	\$766	\$864	\$966	\$989
77	\$354	\$478	\$534	\$591	\$450	\$708	\$828	\$934	\$1,044	\$1,068
78	\$418	\$558	\$621	\$691	\$526	\$836	\$971	\$1,095	\$1,214	\$1,242
79	\$482	\$639	\$708	\$790	\$602	\$963	\$1,114	\$1,256	\$1,385	\$1,417
80	\$545	\$719	\$795	\$890	\$678	\$1,091	\$1,257	\$1,418	\$1,555	\$1,590
81	\$609	\$800	\$882	\$989	\$753	\$1,219	\$1,400	\$1,579	\$1,724	\$1,764
82	\$673	\$880	\$969	\$1,089	\$829	\$1,347	\$1,543	\$1,740	\$1,894	\$1,938
83	\$747	\$969	\$1,066	\$1,197	\$912	\$1,481	\$1,697	\$1,914	\$2,083	\$2,132
84	\$820	\$1,058	\$1,163	\$1,306	\$995	\$1,616	\$1,852	\$2,088	\$2,273	\$2,325
85	\$893	\$1,146	\$1,260	\$1,415	\$1,078	\$1,751	\$2,006	\$2,262	\$2,462	\$2,519
86	\$967	\$1,235	\$1,356	\$1,524	\$1,161	\$1,885	\$2,160	\$2,436	\$2,652	\$2,713
87	\$1,040	\$1,324	\$1,453	\$1,633	\$1,244	\$2,020	\$2,315	\$2,610	\$2,841	\$2,907
88	\$1,114	\$1,413	\$1,550	\$1,742	\$1,327	\$2,155	\$2,469	\$2,784	\$3,030	\$3,100
89	\$1,187	\$1,501	\$1,647	\$1,851	\$1,410	\$2,289	\$2,623	\$2,958	\$3,220	\$3,294
90	\$1,260	\$1,590	\$1,744	\$1,960	\$1,492	\$2,424	\$2,778	\$3,132	\$3,409	\$3,488
91	\$1,334	\$1,679	\$1,841	\$2,068	\$1,575	\$2,559	\$2,932	\$3,306	\$3,599	\$3,682
92	\$1,407	\$1,768	\$1,938	\$2,177	\$1,658	\$2,693	\$3,086	\$3,480	\$3,788	\$3,876
93	\$1,481	\$1,857	\$2,035	\$2,286	\$1,741	\$2,828	\$3,241	\$3,654	\$3,977	\$4,069
94	\$1,554	\$1,945	\$2,132	\$2,395	\$1,824	\$2,963	\$3,395	\$3,828	\$4,167	\$4,263
95	\$1,627	\$2,034	\$2,228	\$2,504	\$1,907	\$3,097	\$3,549	\$4,002	\$4,356	\$4,457
96	\$1,701	\$2,123	\$2,325	\$2,613	\$1,990	\$3,232	\$3,704	\$4,176	\$4,546	\$4,651
97	\$1,774	\$2,212	\$2,422	\$2,722	\$2,073	\$3,366	\$3,858	\$4,350	\$4,735	\$4,844
98	\$1,848	\$2,300	\$2,519	\$2,830	\$2,156	\$3,501	\$4,012	\$4,524	\$4,925	\$5,038
99	\$1,921	\$2,389	\$2,616	\$2,939	\$2,239	\$3,636	\$4,167	\$4,698	\$5,114	\$5,232
100	\$1,994	\$2,478	\$2,713	\$3,048	\$2,322	\$3,770	\$4,321	\$4,872	\$5,303	\$5,426

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 460
Benefit Type: SPAR
Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K			\$250K			\$500K			\$500K		
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$92	\$146	\$179	\$208	\$231	\$249	\$114	\$178	\$199	\$251	\$280	\$357
38	\$92	\$146	\$179	\$208	\$231	\$249	\$114	\$178	\$199	\$251	\$280	\$357
39	\$92	\$146	\$179	\$208	\$231	\$249	\$114	\$178	\$199	\$251	\$280	\$357
40	\$92	\$146	\$179	\$208	\$231	\$249	\$114	\$178	\$199	\$251	\$280	\$357
41	\$92	\$146	\$179	\$208	\$231	\$249	\$114	\$178	\$199	\$251	\$280	\$357
42	\$92	\$146	\$179	\$208	\$231	\$249	\$114	\$178	\$199	\$251	\$280	\$357
43	\$93	\$148	\$182	\$211	\$235	\$253	\$115	\$181	\$202	\$255	\$284	\$363
44	\$95	\$151	\$185	\$214	\$238	\$258	\$117	\$184	\$205	\$259	\$289	\$369
45	\$96	\$153	\$188	\$218	\$242	\$262	\$119	\$187	\$209	\$263	\$294	\$375
46	\$98	\$156	\$190	\$221	\$246	\$266	\$121	\$190	\$212	\$267	\$298	\$381
47	\$99	\$158	\$193	\$225	\$250	\$270	\$123	\$193	\$215	\$272	\$303	\$387
48	\$101	\$162	\$199	\$232	\$257	\$277	\$125	\$197	\$221	\$279	\$311	\$398
49	\$103	\$166	\$205	\$238	\$265	\$285	\$128	\$201	\$227	\$286	\$318	\$409
50	\$105	\$171	\$210	\$245	\$272	\$292	\$130	\$205	\$233	\$293	\$326	\$421
51	\$107	\$175	\$216	\$251	\$279	\$299	\$132	\$209	\$239	\$300	\$334	\$432
52	\$109	\$179	\$221	\$258	\$286	\$307	\$135	\$213	\$245	\$307	\$341	\$443
53	\$111	\$181	\$224	\$261	\$290	\$310	\$137	\$215	\$248	\$311	\$345	\$448
54	\$112	\$183	\$227	\$264	\$293	\$314	\$138	\$218	\$251	\$315	\$350	\$454
55	\$113	\$185	\$230	\$267	\$297	\$318	\$140	\$221	\$254	\$318	\$354	\$459
56	\$115	\$188	\$232	\$271	\$300	\$322	\$142	\$223	\$257	\$322	\$358	\$465
57	\$116	\$190	\$235	\$274	\$304	\$325	\$143	\$226	\$260	\$326	\$362	\$470
58	\$120	\$198	\$245	\$285	\$317	\$338	\$148	\$234	\$271	\$339	\$377	\$490
59	\$125	\$205	\$255	\$297	\$329	\$351	\$154	\$243	\$282	\$352	\$391	\$510
60	\$129	\$213	\$265	\$308	\$342	\$364	\$159	\$252	\$293	\$366	\$406	\$530
61	\$133	\$221	\$275	\$320	\$355	\$377	\$164	\$260	\$304	\$379	\$420	\$549
62	\$138	\$229	\$285	\$332	\$367	\$390	\$169	\$269	\$315	\$392	\$435	\$569
63	\$152	\$254	\$316	\$368	\$408	\$433	\$188	\$298	\$350	\$435	\$482	\$633
64	\$167	\$279	\$348	\$405	\$448	\$475	\$206	\$327	\$385	\$478	\$530	\$696
65	\$182	\$304	\$380	\$442	\$488	\$517	\$224	\$356	\$420	\$521	\$577	\$760
66	\$196	\$330	\$412	\$479	\$528	\$560	\$242	\$385	\$455	\$564	\$624	\$824
67	\$211	\$355	\$444	\$516	\$569	\$602	\$260	\$414	\$490	\$607	\$672	\$887
68	\$233	\$392	\$490	\$570	\$628	\$664	\$287	\$457	\$541	\$670	\$741	\$980
69	\$254	\$429	\$537	\$624	\$686	\$725	\$313	\$500	\$593	\$733	\$810	\$1,074
70	\$276	\$466	\$583	\$678	\$745	\$787	\$340	\$543	\$644	\$796	\$880	\$1,167
71	\$298	\$504	\$630	\$731	\$804	\$849	\$367	\$586	\$696	\$859	\$949	\$1,260
72	\$320	\$541	\$677	\$785	\$863	\$911	\$394	\$629	\$747	\$922	\$1,018	\$1,353
73	\$358	\$606	\$759	\$880	\$966	\$1,020	\$441	\$705	\$838	\$1,033	\$1,140	\$1,518
74	\$396	\$672	\$841	\$974	\$1,070	\$1,129	\$488	\$780	\$928	\$1,143	\$1,262	\$1,682
75	\$434	\$738	\$923	\$1,069	\$1,173	\$1,238	\$535	\$856	\$1,019	\$1,254	\$1,383	\$1,846
76	\$473	\$803	\$1,005	\$1,164	\$1,277	\$1,347	\$582	\$931	\$1,109	\$1,365	\$1,505	\$2,011
77	\$511	\$869	\$1,087	\$1,258	\$1,380	\$1,456	\$629	\$1,007	\$1,200	\$1,475	\$1,627	\$2,175
78	\$605	\$1,030	\$1,285	\$1,471	\$1,619	\$1,708	\$745	\$1,193	\$1,417	\$1,737	\$1,912	\$2,570
79	\$699	\$1,192	\$1,483	\$1,683	\$1,857	\$1,960	\$861	\$1,380	\$1,634	\$1,998	\$2,198	\$2,966
80	\$794	\$1,354	\$1,681	\$1,895	\$2,095	\$2,212	\$978	\$1,568	\$1,851	\$2,259	\$2,483	\$3,361
81	\$888	\$1,516	\$1,879	\$2,107	\$2,334	\$2,464	\$1,094	\$1,755	\$2,068	\$2,521	\$2,769	\$3,757
82	\$983	\$1,678	\$2,077	\$2,318	\$2,572	\$2,716	\$1,211	\$1,942	\$2,286	\$2,782	\$3,054	\$4,153
83	\$1,081	\$1,845	\$2,284	\$2,550	\$2,829	\$2,988	\$1,332	\$2,136	\$2,514	\$3,061	\$3,359	\$4,569
84	\$1,180	\$2,013	\$2,492	\$2,782	\$3,086	\$3,259	\$1,454	\$2,331	\$2,743	\$3,339	\$3,665	\$4,984
85	\$1,279	\$2,181	\$2,700	\$3,014	\$3,343	\$3,531	\$1,575	\$2,525	\$2,971	\$3,617	\$3,970	\$5,399
86	\$1,377	\$2,349	\$2,907	\$3,246	\$3,601	\$3,802	\$1,696	\$2,719	\$3,200	\$3,895	\$4,276	\$5,815
87	\$1,476	\$2,517	\$3,115	\$3,478	\$3,858	\$4,074	\$1,817	\$2,913	\$3,429	\$4,174	\$4,581	\$6,230
88	\$1,575	\$2,684	\$3,323	\$3,709	\$4,115	\$4,346	\$1,939	\$3,108	\$3,657	\$4,452	\$4,886	\$6,645
89	\$1,673	\$2,852	\$3,530	\$3,941	\$4,372	\$4,617	\$2,060	\$3,302	\$3,886	\$4,730	\$5,192	\$7,061
90	\$1,772	\$3,020	\$3,738	\$4,173	\$4,629	\$4,889	\$2,181	\$3,496	\$4,114	\$5,008	\$5,497	\$7,476
91	\$1,871	\$3,188	\$3,946	\$4,405	\$4,887	\$5,160	\$2,302	\$3,690	\$4,343	\$5,286	\$5,803	\$7,891
92	\$1,969	\$3,355	\$4,153	\$4,637	\$5,144	\$5,432	\$2,424	\$3,885	\$4,571	\$5,565	\$6,108	\$8,307
93	\$2,068	\$3,523	\$4,361	\$4,869	\$5,401	\$5,704	\$2,545	\$4,079	\$4,800	\$5,843	\$6,413	\$8,722
94	\$2,166	\$3,691	\$4,569	\$5,101	\$5,658	\$5,975	\$2,666	\$4,273	\$5,029	\$6,121	\$6,719	\$9,137
95	\$2,265	\$3,859	\$4,776	\$5,332	\$5,915	\$6,247	\$2,787	\$4,467	\$5,257	\$6,399	\$7,024	\$9,553
96	\$2,364	\$4,026	\$4,984	\$5,564	\$6,173	\$6,519	\$2,909	\$4,661	\$5,486	\$6,678	\$7,330	\$9,968
97	\$2,462	\$4,194	\$5,192	\$5,796	\$6,430	\$6,790	\$3,030	\$4,856	\$5,714	\$6,956	\$7,635	\$10,383
98	\$2,561	\$4,362	\$5,399	\$6,028	\$6,687	\$7,062	\$3,151	\$5,050	\$5,943	\$7,234	\$7,941	\$10,799
99	\$2,660	\$4,530	\$5,607	\$6,260	\$6,944	\$7,333	\$3,272	\$5,244	\$6,171	\$7,512	\$8,246	\$11,214
100	\$2,758	\$4,698	\$5,815	\$6,492	\$7,201	\$7,605	\$3,394	\$5,438	\$6,400	\$7,791	\$8,551	\$11,630

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

RIDERS: Policy Form 460

Issue Age	Shortened	Inflation	Guaranteed	Limited Pay Riders - No IG-R			Limited Pay Riders - With IG-R		
	Benefit Period	Guard	Purchase Option	Single Pay	5 Pay	10 Pay	Single Pay	5 Pay	10 Pay
	NBR	IG-R	GPO-R						
37-42	1.15	2.40	1.05	28.90	6.29	3.18	183.24	32.15	16.17
43	1.15	2.40	1.05	28.28	6.16	3.12	173.84	30.54	15.37
44	1.15	2.40	1.05	27.65	6.03	3.05	164.43	28.92	14.57
45	1.15	2.40	1.05	27.03	5.89	2.99	155.03	27.31	13.76
46	1.15	2.40	1.05	26.40	5.76	2.92	145.63	25.69	12.96
47	1.15	2.40	1.05	25.78	5.62	2.85	136.23	24.08	12.16
48	1.15	2.40	1.05	25.17	5.50	2.79	129.01	22.84	11.54
49	1.15	2.40	1.05	24.57	5.37	2.73	121.80	21.60	10.93
50	1.15	2.40	1.05	23.96	5.24	2.66	114.59	20.36	10.31
51	1.15	2.40	1.05	23.36	5.11	2.60	107.37	19.12	9.69
52	1.15	2.40	1.05	22.75	4.98	2.54	100.16	17.88	9.08
53	1.15	2.36	1.05	22.55	4.92	2.50	96.07	17.15	8.67
54	1.15	2.32	1.05	22.34	4.87	2.46	91.98	16.41	8.26
55	1.15	2.28	1.05	22.13	4.82	2.42	87.90	15.68	7.85
56	1.15	2.24	1.05	21.92	4.76	2.38	83.81	14.95	7.44
57	1.15	2.20	1.05	21.72	4.71	2.35	79.72	14.22	7.04
58	1.15	2.12	1.05	20.99	4.56	2.28	74.93	13.40	6.65
59	1.15	2.04	1.05	20.27	4.41	2.21	70.13	12.58	6.26
60	1.14	1.96	1.05	19.55	4.25	2.14	65.34	11.76	5.87
61	1.14	1.88	1.05	18.82	4.10	2.07	60.54	10.94	5.49
62	1.14	1.80	1.05	18.10	3.95	2.01	55.75	10.12	5.10
63	1.14	1.79	1.05	17.63	3.86	1.96	52.75	9.62	4.83
64	1.14	1.78	1.05	17.16	3.77	1.91	49.76	9.12	4.57
65	1.13	1.77	1.05	16.69	3.68	1.86	46.76	8.62	4.30
66	1.13	1.76	1.05	16.23	3.59	1.80	43.77	8.12	4.03
67	1.13	1.75	1.05	15.76	3.50	1.75	40.77	7.61	3.77
68	1.13	1.74	1.05	15.03	3.36	1.70	37.92	7.12	3.56
69	1.13	1.73	1.05	14.30	3.21	1.64	35.07	6.62	3.34
70	1.12	1.72	1.05	13.57	3.06	1.59	32.22	6.13	3.13
71	1.12	1.71	1.05	12.84	2.91	1.53	29.37	5.63	2.92
72	1.12	1.70	1.05	12.10	2.77	1.48	26.52	5.14	2.71
73	1.11	1.67	1.05	11.51	2.65	1.44	24.68	4.82	2.58
74	1.11	1.64	1.05	10.91	2.54	1.41	22.84	4.51	2.45
75	1.10	1.61	1.05	10.31	2.42	1.37	20.99	4.19	2.33
76	1.10	1.58	1.05	9.72	2.31	1.33	19.15	3.87	2.20
77	1.09	1.55	1.05	9.12	2.20	1.30	17.31	3.56	2.07
78	1.08	1.51	1.05	8.64	2.11	1.28	16.13	3.36	2.00
79	1.08	1.47	1.05	8.16	2.03	1.26	14.94	3.16	1.92
80	1.07	1.43	1.05	7.68	1.94	1.24	13.75	2.96	1.85
81	1.07	1.39	1.05	7.20	1.86	1.21	12.57	2.76	1.78
82	1.06	1.35	1.05	6.72	1.77	1.19	11.38	2.56	1.70
83	1.06	1.35	1.05	6.24	1.69	1.17	10.19	2.37	1.63
84	1.06	1.35	1.05	5.76	1.60	1.15	9.01	2.17	1.56
85	1.05	1.35	1.05	5.28	1.52	1.13	7.82	1.97	1.48
86	1.05	1.35	1.05	4.80	1.43	1.11	6.63	1.77	1.41
87	1.05	1.35	1.05	4.32	1.35	1.09	5.45	1.57	1.34
88-100	1.05	1.35	1.05	NA	NA	NA	NA	NA	NA

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 0 days \$50	\$75K 0 days \$100	\$75K 0 days \$150	\$75K 0 days \$200	\$150k 0 days \$50	\$150k 0 days \$100	\$150k 0 days \$150	\$150k 0 days \$200	\$150k 0 days \$250	\$150k 0 days \$300
37	\$296	\$445	\$531	\$613	\$368	\$595	\$738	\$867	\$965	\$1,061
38	\$296	\$445	\$531	\$613	\$368	\$595	\$738	\$867	\$965	\$1,061
39	\$296	\$445	\$531	\$613	\$368	\$595	\$738	\$867	\$965	\$1,061
40	\$296	\$445	\$531	\$613	\$368	\$595	\$738	\$867	\$965	\$1,061
41	\$296	\$445	\$531	\$613	\$368	\$595	\$738	\$867	\$965	\$1,061
42	\$296	\$445	\$531	\$613	\$368	\$595	\$738	\$867	\$965	\$1,061
43	\$301	\$453	\$540	\$622	\$375	\$606	\$749	\$881	\$981	\$1,079
44	\$306	\$460	\$548	\$632	\$381	\$616	\$762	\$896	\$997	\$1,097
45	\$310	\$468	\$558	\$643	\$388	\$626	\$775	\$910	\$1,013	\$1,114
46	\$315	\$476	\$566	\$653	\$394	\$635	\$786	\$925	\$1,029	\$1,132
47	\$320	\$482	\$576	\$662	\$399	\$645	\$799	\$939	\$1,045	\$1,150
48	\$339	\$510	\$606	\$696	\$421	\$683	\$846	\$994	\$1,103	\$1,212
49	\$360	\$537	\$637	\$728	\$442	\$720	\$892	\$1,048	\$1,161	\$1,274
50	\$379	\$563	\$667	\$762	\$463	\$757	\$939	\$1,101	\$1,219	\$1,336
51	\$399	\$590	\$699	\$796	\$484	\$794	\$986	\$1,156	\$1,277	\$1,397
52	\$418	\$617	\$730	\$828	\$505	\$833	\$1,034	\$1,211	\$1,335	\$1,460
53	\$423	\$626	\$738	\$838	\$511	\$843	\$1,047	\$1,225	\$1,352	\$1,478
54	\$428	\$632	\$748	\$849	\$518	\$852	\$1,058	\$1,241	\$1,368	\$1,495
55	\$434	\$640	\$757	\$859	\$524	\$863	\$1,071	\$1,256	\$1,384	\$1,513
56	\$439	\$648	\$765	\$868	\$529	\$873	\$1,084	\$1,270	\$1,401	\$1,531
57	\$444	\$656	\$775	\$880	\$535	\$883	\$1,097	\$1,285	\$1,417	\$1,549
58	\$468	\$690	\$814	\$921	\$564	\$933	\$1,158	\$1,354	\$1,491	\$1,627
59	\$492	\$725	\$854	\$963	\$593	\$982	\$1,217	\$1,423	\$1,565	\$1,706
60	\$516	\$761	\$892	\$1,005	\$621	\$1,031	\$1,277	\$1,492	\$1,639	\$1,785
61	\$540	\$796	\$933	\$1,048	\$650	\$1,081	\$1,338	\$1,561	\$1,713	\$1,864
62	\$566	\$831	\$971	\$1,090	\$677	\$1,129	\$1,397	\$1,631	\$1,786	\$1,942
63	\$632	\$926	\$1,081	\$1,209	\$757	\$1,264	\$1,561	\$1,819	\$1,989	\$2,161
64	\$699	\$1,023	\$1,190	\$1,330	\$836	\$1,399	\$1,725	\$2,008	\$2,193	\$2,378
65	\$767	\$1,119	\$1,298	\$1,450	\$915	\$1,534	\$1,889	\$2,197	\$2,396	\$2,595
66	\$835	\$1,216	\$1,407	\$1,569	\$995	\$1,669	\$2,053	\$2,386	\$2,600	\$2,814
67	\$902	\$1,312	\$1,515	\$1,690	\$1,074	\$1,803	\$2,217	\$2,574	\$2,803	\$3,031
68	\$999	\$1,449	\$1,669	\$1,859	\$1,188	\$1,997	\$2,452	\$2,841	\$3,091	\$3,338
69	\$1,097	\$1,585	\$1,823	\$2,028	\$1,302	\$2,190	\$2,685	\$3,108	\$3,378	\$3,647
70	\$1,193	\$1,721	\$1,978	\$2,197	\$1,417	\$2,385	\$2,920	\$3,375	\$3,665	\$3,954
71	\$1,290	\$1,857	\$2,131	\$2,365	\$1,532	\$2,579	\$3,153	\$3,642	\$3,952	\$4,263
72	\$1,386	\$1,994	\$2,285	\$2,534	\$1,647	\$2,772	\$3,388	\$3,909	\$4,240	\$4,570
73	\$1,560	\$2,240	\$2,563	\$2,840	\$1,851	\$3,120	\$3,805	\$4,387	\$4,755	\$5,125
74	\$1,733	\$2,484	\$2,840	\$3,145	\$2,055	\$3,465	\$4,223	\$4,863	\$5,271	\$5,679
75	\$1,907	\$2,730	\$3,116	\$3,451	\$2,259	\$3,813	\$4,639	\$5,340	\$5,786	\$6,233
76	\$2,079	\$2,975	\$3,394	\$3,756	\$2,463	\$4,160	\$5,057	\$5,816	\$6,302	\$6,787
77	\$2,253	\$3,219	\$3,671	\$4,062	\$2,666	\$4,506	\$5,474	\$6,292	\$6,818	\$7,342
78	\$2,607	\$3,690	\$4,187	\$4,700	\$3,100	\$5,215	\$6,295	\$7,283	\$7,828	\$8,374
79	\$2,962	\$4,160	\$4,705	\$5,339	\$3,533	\$5,922	\$7,115	\$8,272	\$8,839	\$9,408
80	\$3,316	\$4,629	\$5,221	\$5,977	\$3,967	\$6,631	\$7,937	\$9,260	\$9,851	\$10,442
81	\$3,669	\$5,099	\$5,737	\$6,617	\$4,399	\$7,341	\$8,757	\$10,249	\$10,862	\$11,475
82	\$4,023	\$5,570	\$6,255	\$7,255	\$4,832	\$8,048	\$9,579	\$11,238	\$11,873	\$12,509
83	\$4,462	\$6,131	\$6,881	\$7,981	\$5,359	\$8,860	\$10,622	\$12,464	\$13,071	\$13,760
84	\$4,901	\$6,694	\$7,506	\$8,706	\$5,887	\$9,672	\$11,668	\$13,689	\$14,269	\$15,011
85	\$5,340	\$7,255	\$8,132	\$9,433	\$6,413	\$10,484	\$12,711	\$14,914	\$15,467	\$16,262
86	\$5,779	\$7,818	\$8,757	\$10,158	\$6,940	\$11,296	\$13,755	\$16,139	\$16,665	\$17,513
87	\$6,217	\$8,379	\$9,383	\$10,883	\$7,468	\$12,108	\$14,800	\$17,365	\$17,863	\$18,764
88	\$6,656	\$8,940	\$10,008	\$11,608	\$7,993	\$12,920	\$15,844	\$18,590	\$19,061	\$20,015
89	\$7,094	\$9,503	\$10,634	\$12,335	\$8,521	\$13,732	\$16,887	\$19,815	\$20,259	\$21,266
90	\$7,533	\$10,064	\$11,259	\$13,060	\$9,048	\$14,546	\$17,932	\$21,041	\$21,457	\$22,517
91	\$7,972	\$10,627	\$11,885	\$13,785	\$9,574	\$15,358	\$18,976	\$22,266	\$22,655	\$23,769
92	\$8,410	\$11,188	\$12,510	\$14,512	\$10,101	\$16,170	\$20,021	\$23,491	\$23,853	\$25,020
93	\$8,849	\$11,751	\$13,136	\$15,237	\$10,629	\$16,982	\$21,065	\$24,717	\$25,051	\$26,272
94	\$9,288	\$12,312	\$13,761	\$15,963	\$11,155	\$17,794	\$22,108	\$25,942	\$26,249	\$27,523
95	\$9,727	\$12,875	\$14,387	\$16,689	\$11,682	\$18,606	\$23,154	\$27,167	\$27,447	\$28,774
96	\$10,166	\$13,436	\$15,012	\$17,415	\$12,208	\$19,418	\$24,197	\$28,391	\$28,645	\$30,025
97	\$10,603	\$13,999	\$15,638	\$18,140	\$12,735	\$20,230	\$25,242	\$29,616	\$29,843	\$31,276
98	\$11,042	\$14,560	\$16,263	\$18,867	\$13,263	\$21,042	\$26,286	\$30,841	\$31,041	\$32,527
99	\$11,481	\$15,123	\$16,889	\$19,592	\$13,789	\$21,854	\$27,330	\$32,067	\$32,239	\$33,778
100	\$11,920	\$15,684	\$17,514	\$20,317	\$14,316	\$22,666	\$28,375	\$33,292	\$33,437	\$35,029

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300
37	\$392	\$709	\$917	\$1,085	\$1,229	\$1,402	\$399	\$761	\$933	\$1,418	\$1,605	\$1,832
38	\$392	\$709	\$917	\$1,085	\$1,229	\$1,402	\$399	\$761	\$933	\$1,418	\$1,605	\$1,832
39	\$392	\$709	\$917	\$1,085	\$1,229	\$1,402	\$399	\$761	\$933	\$1,418	\$1,605	\$1,832
40	\$392	\$709	\$917	\$1,085	\$1,229	\$1,402	\$399	\$761	\$933	\$1,418	\$1,605	\$1,832
41	\$392	\$709	\$917	\$1,085	\$1,229	\$1,402	\$399	\$761	\$933	\$1,418	\$1,605	\$1,832
42	\$392	\$709	\$917	\$1,085	\$1,229	\$1,402	\$399	\$761	\$933	\$1,418	\$1,605	\$2,616
43	\$400	\$720	\$931	\$1,105	\$1,249	\$1,426	\$405	\$772	\$949	\$1,442	\$1,632	\$2,491
44	\$407	\$733	\$947	\$1,122	\$1,270	\$1,449	\$412	\$785	\$963	\$1,465	\$1,659	\$2,364
45	\$413	\$745	\$962	\$1,140	\$1,291	\$1,473	\$420	\$798	\$979	\$1,489	\$1,685	\$2,237
46	\$420	\$756	\$976	\$1,158	\$1,311	\$1,495	\$426	\$810	\$995	\$1,513	\$1,713	\$2,111
47	\$426	\$769	\$992	\$1,177	\$1,331	\$1,520	\$433	\$823	\$1,010	\$1,537	\$1,738	\$1,984
48	\$445	\$810	\$1,050	\$1,246	\$1,410	\$1,613	\$452	\$863	\$1,068	\$1,622	\$1,836	\$2,100
49	\$466	\$854	\$1,108	\$1,315	\$1,487	\$1,706	\$471	\$904	\$1,126	\$1,708	\$1,933	\$2,216
50	\$486	\$897	\$1,166	\$1,384	\$1,566	\$1,799	\$490	\$944	\$1,183	\$1,793	\$2,029	\$2,332
51	\$507	\$939	\$1,224	\$1,454	\$1,643	\$1,894	\$510	\$984	\$1,241	\$1,878	\$2,126	\$2,447
52	\$526	\$982	\$1,282	\$1,523	\$1,722	\$1,987	\$529	\$1,024	\$1,299	\$1,963	\$2,222	\$2,563
53	\$532	\$994	\$1,298	\$1,540	\$1,743	\$2,012	\$535	\$1,037	\$1,315	\$1,989	\$2,250	\$2,595
54	\$540	\$1,007	\$1,314	\$1,560	\$1,764	\$2,036	\$542	\$1,050	\$1,331	\$2,013	\$2,277	\$2,627
55	\$547	\$1,018	\$1,330	\$1,579	\$1,786	\$2,060	\$548	\$1,063	\$1,348	\$2,037	\$2,304	\$2,658
56	\$553	\$1,031	\$1,344	\$1,597	\$1,807	\$2,086	\$556	\$1,076	\$1,364	\$2,061	\$2,332	\$2,690
57	\$560	\$1,042	\$1,360	\$1,616	\$1,828	\$2,110	\$563	\$1,087	\$1,380	\$2,086	\$2,359	\$2,722
58	\$587	\$1,098	\$1,436	\$1,706	\$1,928	\$2,230	\$590	\$1,143	\$1,455	\$2,197	\$2,484	\$2,872
59	\$614	\$1,155	\$1,512	\$1,795	\$2,029	\$2,351	\$617	\$1,198	\$1,532	\$2,309	\$2,610	\$3,023
60	\$642	\$1,211	\$1,587	\$1,885	\$2,129	\$2,470	\$645	\$1,254	\$1,608	\$2,422	\$2,735	\$3,174
61	\$669	\$1,267	\$1,663	\$1,973	\$2,229	\$2,590	\$672	\$1,309	\$1,684	\$2,533	\$2,861	\$3,325
62	\$698	\$1,322	\$1,738	\$2,063	\$2,328	\$2,711	\$699	\$1,364	\$1,759	\$2,645	\$2,986	\$3,475
63	\$777	\$1,478	\$1,946	\$2,309	\$2,602	\$3,038	\$780	\$1,523	\$1,968	\$2,957	\$3,333	\$3,891
64	\$857	\$1,635	\$2,153	\$2,554	\$2,877	\$3,364	\$860	\$1,680	\$2,177	\$3,269	\$3,681	\$4,306
65	\$937	\$1,791	\$2,361	\$2,800	\$3,150	\$3,690	\$939	\$1,838	\$2,388	\$3,581	\$4,030	\$4,721
66	\$1,016	\$1,947	\$2,568	\$3,046	\$3,423	\$4,017	\$1,019	\$1,996	\$2,597	\$3,895	\$4,377	\$5,136
67	\$1,097	\$2,103	\$2,775	\$3,290	\$3,697	\$4,343	\$1,100	\$2,153	\$2,806	\$4,207	\$4,726	\$5,551
68	\$1,212	\$2,328	\$3,073	\$3,641	\$4,086	\$4,805	\$1,216	\$2,381	\$3,107	\$4,657	\$5,226	\$6,147
69	\$1,328	\$2,554	\$3,370	\$3,991	\$4,477	\$5,268	\$1,330	\$2,610	\$3,407	\$5,107	\$5,728	\$6,742
70	\$1,442	\$2,779	\$3,668	\$4,340	\$4,866	\$5,731	\$1,446	\$2,837	\$3,708	\$5,557	\$6,229	\$7,337
71	\$1,558	\$3,004	\$3,965	\$4,691	\$5,257	\$6,194	\$1,561	\$3,065	\$4,007	\$6,007	\$6,731	\$7,932
72	\$1,674	\$3,229	\$4,263	\$5,039	\$5,646	\$6,656	\$1,677	\$3,293	\$4,308	\$6,456	\$7,233	\$8,527
73	\$1,880	\$3,631	\$4,795	\$5,665	\$6,342	\$7,480	\$1,881	\$3,698	\$4,845	\$7,262	\$8,128	\$9,590
74	\$2,086	\$4,033	\$5,327	\$6,289	\$7,037	\$8,305	\$2,087	\$4,105	\$5,380	\$8,066	\$9,026	\$10,653
75	\$2,290	\$4,435	\$5,858	\$6,913	\$7,733	\$9,130	\$2,293	\$4,512	\$5,917	\$8,871	\$9,923	\$11,717
76	\$2,496	\$4,838	\$6,390	\$7,537	\$8,428	\$9,955	\$2,497	\$4,917	\$6,453	\$9,675	\$10,819	\$12,780
77	\$2,701	\$5,240	\$6,921	\$8,162	\$9,124	\$10,780	\$2,703	\$5,324	\$6,990	\$10,481	\$11,716	\$13,843
78	\$3,137	\$6,093	\$8,019	\$9,354	\$10,491	\$12,491	\$3,140	\$6,180	\$8,093	\$12,010	\$13,472	\$16,040
79	\$3,573	\$6,945	\$9,117	\$10,545	\$11,859	\$14,202	\$3,576	\$7,035	\$9,196	\$13,541	\$15,229	\$18,236
80	\$4,009	\$7,796	\$10,216	\$11,737	\$13,227	\$15,913	\$4,014	\$7,889	\$10,299	\$15,072	\$16,985	\$20,433
81	\$4,445	\$8,648	\$11,314	\$12,928	\$14,596	\$17,622	\$4,451	\$8,744	\$11,402	\$16,601	\$18,743	\$22,629
82	\$4,880	\$9,500	\$12,412	\$14,120	\$15,964	\$19,333	\$4,887	\$9,600	\$12,504	\$18,132	\$20,499	\$24,826
83	\$5,413	\$10,458	\$13,654	\$15,532	\$17,704	\$21,266	\$5,421	\$10,579	\$13,755	\$19,944	\$22,734	\$27,309
84	\$5,943	\$11,417	\$14,895	\$16,943	\$19,446	\$23,200	\$5,953	\$11,557	\$15,006	\$21,758	\$24,969	\$29,791
85	\$6,475	\$12,375	\$16,136	\$18,355	\$21,185	\$25,133	\$6,487	\$12,536	\$16,255	\$23,572	\$27,204	\$32,274
86	\$7,008	\$13,334	\$17,378	\$19,767	\$22,925	\$27,066	\$7,021	\$13,515	\$17,506	\$25,384	\$29,439	\$34,757
87	\$7,540	\$14,292	\$18,619	\$21,181	\$24,667	\$29,000	\$7,553	\$14,493	\$18,757	\$27,198	\$31,674	\$37,238
88	\$8,072	\$15,252	\$19,860	\$22,592	\$26,407	\$30,933	\$8,087	\$15,472	\$20,007	\$29,010	\$33,908	\$39,721
89	\$8,604	\$16,210	\$21,102	\$24,004	\$28,146	\$32,866	\$8,619	\$16,451	\$21,258	\$30,824	\$36,143	\$42,204
90	\$9,137	\$17,169	\$22,343	\$25,416	\$29,886	\$34,800	\$9,153	\$17,431	\$22,509	\$32,636	\$38,378	\$44,686
91	\$9,667	\$18,127	\$23,585	\$26,828	\$31,628	\$36,733	\$9,685	\$18,408	\$23,758	\$34,450	\$40,613	\$47,169
92	\$10,200	\$19,085	\$24,826	\$28,240	\$33,368	\$38,666	\$10,219	\$19,388	\$25,009	\$36,264	\$42,848	\$49,652
93	\$10,732	\$20,044	\$26,067	\$29,652	\$35,107	\$40,600	\$10,751	\$20,367	\$26,260	\$38,076	\$45,082	\$52,135
94	\$11,264	\$21,002	\$27,309	\$31,063	\$36,849	\$42,533	\$11,285	\$21,345	\$27,510	\$39,890	\$47,317	\$54,617
95	\$11,796	\$21,960	\$28,550	\$32,475	\$38,589	\$44,466	\$11,817	\$22,324	\$28,761	\$41,702	\$49,552	\$57,100
96	\$12,329	\$22,919	\$29,791	\$33,889	\$40,329	\$46,400	\$12,351	\$23,303	\$30,010	\$43,516	\$51,787	\$59,583
97	\$12,859	\$23,877	\$31,033	\$35,300	\$42,070	\$48,333	\$12,883	\$24,282	\$31,261	\$45,328	\$54,022	\$62,064
98	\$13,391	\$24,836	\$32,274	\$36,712	\$43,810	\$50,266	\$13,417	\$25,260	\$32,512	\$47,142	\$56,256	\$64,547
99	\$13,924	\$25,794	\$33,516	\$38,124	\$45,550	\$52,201	\$13,949	\$26,239	\$33,762	\$48,956	\$58,491	\$67,029
100	\$14,456	\$26,752	\$34,757	\$39,536	\$47,291	\$54,133	\$14,483	\$27,219	\$35,013	\$50,768	\$60,726	\$69,512

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	\$75K	\$75K	\$75K	\$75K
	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300	30 days \$50	30 days \$100	30 days \$150	30 days \$200
37	\$405	\$810	\$1,195	\$1,557	\$1,946	\$2,335	\$272	\$410	\$489	\$563
38	\$405	\$810	\$1,195	\$1,557	\$1,946	\$2,335	\$272	\$410	\$489	\$563
39	\$405	\$810	\$1,195	\$1,557	\$1,946	\$2,335	\$272	\$410	\$489	\$563
40	\$405	\$810	\$1,195	\$1,557	\$1,946	\$2,335	\$272	\$410	\$489	\$563
41	\$405	\$810	\$1,195	\$1,557	\$1,946	\$2,335	\$272	\$410	\$489	\$563
42	\$405	\$810	\$1,195	\$1,557	\$1,946	\$2,335	\$272	\$410	\$489	\$563
43	\$412	\$823	\$1,216	\$1,582	\$1,978	\$2,373	\$277	\$416	\$497	\$572
44	\$418	\$838	\$1,235	\$1,608	\$2,010	\$2,412	\$280	\$423	\$505	\$582
45	\$426	\$851	\$1,256	\$1,634	\$2,042	\$2,451	\$285	\$429	\$513	\$592
46	\$433	\$865	\$1,275	\$1,659	\$2,074	\$2,489	\$289	\$436	\$521	\$601
47	\$439	\$878	\$1,294	\$1,685	\$2,106	\$2,528	\$294	\$444	\$529	\$609
48	\$458	\$915	\$1,352	\$1,764	\$2,205	\$2,647	\$312	\$468	\$558	\$640
49	\$476	\$954	\$1,412	\$1,843	\$2,304	\$2,764	\$330	\$494	\$585	\$671
50	\$495	\$991	\$1,470	\$1,922	\$2,402	\$2,882	\$349	\$518	\$614	\$701
51	\$515	\$1,029	\$1,528	\$2,000	\$2,500	\$3,001	\$367	\$544	\$643	\$732
52	\$532	\$1,066	\$1,585	\$2,079	\$2,599	\$3,118	\$384	\$568	\$672	\$762
53	\$539	\$1,081	\$1,605	\$2,105	\$2,631	\$3,157	\$389	\$576	\$680	\$772
54	\$545	\$1,093	\$1,624	\$2,129	\$2,663	\$3,195	\$394	\$582	\$688	\$781
55	\$552	\$1,106	\$1,643	\$2,155	\$2,695	\$3,234	\$399	\$589	\$696	\$791
56	\$558	\$1,119	\$1,664	\$2,180	\$2,726	\$3,272	\$404	\$597	\$704	\$799
57	\$566	\$1,132	\$1,684	\$2,206	\$2,758	\$3,309	\$408	\$603	\$712	\$809
58	\$593	\$1,187	\$1,766	\$2,317	\$2,896	\$3,475	\$431	\$635	\$749	\$847
59	\$621	\$1,241	\$1,848	\$2,426	\$3,033	\$3,639	\$453	\$667	\$785	\$886
60	\$648	\$1,298	\$1,930	\$2,536	\$3,169	\$3,805	\$476	\$699	\$822	\$926
61	\$675	\$1,352	\$2,012	\$2,645	\$3,308	\$3,969	\$498	\$732	\$857	\$965
62	\$703	\$1,407	\$2,094	\$2,756	\$3,444	\$4,134	\$521	\$764	\$894	\$1,003
63	\$783	\$1,566	\$2,332	\$3,071	\$3,840	\$4,607	\$582	\$852	\$994	\$1,113
64	\$863	\$1,725	\$2,570	\$3,386	\$4,234	\$5,081	\$645	\$941	\$1,093	\$1,224
65	\$942	\$1,885	\$2,808	\$3,703	\$4,629	\$5,554	\$706	\$1,029	\$1,193	\$1,335
66	\$1,023	\$2,045	\$3,047	\$4,018	\$5,023	\$6,028	\$769	\$1,118	\$1,294	\$1,444
67	\$1,101	\$2,205	\$3,285	\$4,335	\$5,417	\$6,501	\$830	\$1,208	\$1,394	\$1,555
68	\$1,217	\$2,435	\$3,629	\$4,789	\$5,987	\$7,183	\$920	\$1,333	\$1,536	\$1,709
69	\$1,333	\$2,664	\$3,973	\$5,244	\$6,554	\$7,865	\$1,008	\$1,458	\$1,677	\$1,865
70	\$1,449	\$2,896	\$4,316	\$5,699	\$7,123	\$8,547	\$1,097	\$1,584	\$1,819	\$2,021
71	\$1,563	\$3,126	\$4,660	\$6,152	\$7,691	\$9,228	\$1,187	\$1,709	\$1,960	\$2,176
72	\$1,679	\$3,356	\$5,004	\$6,607	\$8,259	\$9,910	\$1,275	\$1,835	\$2,103	\$2,332
73	\$1,885	\$3,768	\$5,615	\$7,413	\$9,267	\$11,119	\$1,434	\$2,060	\$2,357	\$2,613
74	\$2,089	\$4,178	\$6,226	\$8,218	\$10,274	\$12,329	\$1,595	\$2,285	\$2,613	\$2,894
75	\$2,295	\$4,588	\$6,836	\$9,024	\$11,280	\$13,536	\$1,754	\$2,512	\$2,867	\$3,174
76	\$2,499	\$4,998	\$7,447	\$9,830	\$12,288	\$14,745	\$1,914	\$2,737	\$3,123	\$3,456
77	\$2,705	\$5,408	\$8,058	\$10,635	\$13,295	\$15,955	\$2,073	\$2,962	\$3,377	\$3,737
78	\$3,140	\$6,266	\$9,233	\$12,189	\$15,236	\$18,283	\$2,399	\$3,394	\$3,853	\$4,306
79	\$3,578	\$7,125	\$10,410	\$13,742	\$17,177	\$20,613	\$2,724	\$3,827	\$4,327	\$4,874
80	\$4,015	\$7,984	\$11,587	\$15,295	\$19,118	\$22,941	\$3,050	\$4,260	\$4,803	\$5,443
81	\$4,453	\$8,842	\$12,763	\$16,847	\$21,060	\$25,271	\$3,377	\$4,692	\$5,279	\$6,011
82	\$4,890	\$9,701	\$13,940	\$18,400	\$23,001	\$27,600	\$3,702	\$5,125	\$5,753	\$6,578
83	\$5,422	\$10,680	\$15,334	\$20,240	\$25,300	\$30,361	\$4,105	\$5,641	\$6,329	\$7,238
84	\$5,956	\$11,660	\$16,726	\$22,079	\$27,600	\$33,120	\$4,509	\$6,159	\$6,905	\$7,895
85	\$6,490	\$12,637	\$18,121	\$23,921	\$29,901	\$35,881	\$4,912	\$6,675	\$7,480	\$8,553
86	\$7,022	\$13,617	\$19,515	\$25,760	\$32,200	\$38,640	\$5,316	\$7,193	\$8,056	\$9,211
87	\$7,556	\$14,596	\$20,909	\$27,600	\$34,500	\$41,401	\$5,720	\$7,709	\$8,632	\$9,870
88	\$8,088	\$15,575	\$22,303	\$29,441	\$36,801	\$44,161	\$6,123	\$8,227	\$9,207	\$10,528
89	\$8,622	\$16,553	\$23,697	\$31,280	\$39,100	\$46,920	\$6,527	\$8,743	\$9,783	\$11,185
90	\$9,154	\$17,532	\$25,091	\$33,120	\$41,401	\$49,681	\$6,930	\$9,260	\$10,359	\$11,843
91	\$9,688	\$18,511	\$26,485	\$34,961	\$43,701	\$52,440	\$7,334	\$9,777	\$10,933	\$12,501
92	\$10,220	\$19,489	\$27,878	\$36,801	\$46,000	\$55,201	\$7,738	\$10,293	\$11,508	\$13,160
93	\$10,754	\$20,468	\$29,272	\$38,640	\$48,301	\$57,960	\$8,141	\$10,811	\$12,084	\$13,818
94	\$11,287	\$21,448	\$30,666	\$40,480	\$50,601	\$60,721	\$8,545	\$11,327	\$12,660	\$14,475
95	\$11,820	\$22,425	\$32,060	\$42,321	\$52,900	\$63,481	\$8,949	\$11,845	\$13,235	\$15,133
96	\$12,353	\$23,404	\$33,454	\$44,161	\$55,201	\$66,240	\$9,352	\$12,361	\$13,811	\$15,792
97	\$12,887	\$24,384	\$34,849	\$46,000	\$57,500	\$69,001	\$9,756	\$12,878	\$14,387	\$16,450
98	\$13,419	\$25,363	\$36,243	\$47,841	\$59,800	\$71,760	\$10,159	\$13,395	\$14,962	\$17,108
99	\$13,953	\$26,341	\$37,637	\$49,681	\$62,101	\$74,521	\$10,563	\$13,912	\$15,536	\$17,765
100	\$14,485	\$27,320	\$39,029	\$51,520	\$64,400	\$77,280	\$10,967	\$14,429	\$16,112	\$18,423

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$150k 30 days \$50	\$150k 30 days \$100	\$150k 30 days \$150	\$150k 30 days \$200	\$150k 30 days \$250	\$150k 30 days \$300	\$250K 30 days \$50	\$250K 30 days \$100	\$250K 30 days \$150	\$250K 30 days \$200	\$250K 30 days \$250	\$250K 30 days \$300
37	\$338	\$547	\$679	\$798	\$896	\$976	\$360	\$653	\$843	\$999	\$1,132	\$1,233
38	\$338	\$547	\$679	\$798	\$896	\$976	\$360	\$653	\$843	\$999	\$1,132	\$1,233
39	\$338	\$547	\$679	\$798	\$896	\$976	\$360	\$653	\$843	\$999	\$1,132	\$1,233
40	\$338	\$547	\$679	\$798	\$896	\$976	\$360	\$653	\$843	\$999	\$1,132	\$1,233
41	\$338	\$547	\$679	\$798	\$896	\$976	\$360	\$653	\$843	\$999	\$1,132	\$1,233
42	\$338	\$547	\$679	\$798	\$896	\$976	\$360	\$653	\$843	\$999	\$1,132	\$1,233
43	\$344	\$556	\$690	\$812	\$910	\$992	\$367	\$662	\$857	\$1,016	\$1,150	\$1,254
44	\$349	\$566	\$701	\$825	\$925	\$1,010	\$373	\$674	\$872	\$1,032	\$1,169	\$1,275
45	\$355	\$574	\$712	\$838	\$941	\$1,026	\$378	\$685	\$884	\$1,048	\$1,188	\$1,296
46	\$360	\$584	\$724	\$852	\$955	\$1,042	\$384	\$696	\$899	\$1,066	\$1,206	\$1,315
47	\$367	\$593	\$735	\$865	\$970	\$1,058	\$391	\$708	\$913	\$1,082	\$1,225	\$1,336
48	\$386	\$627	\$778	\$915	\$1,024	\$1,114	\$410	\$746	\$966	\$1,147	\$1,298	\$1,412
49	\$405	\$661	\$822	\$965	\$1,079	\$1,172	\$428	\$785	\$1,019	\$1,209	\$1,368	\$1,486
50	\$425	\$696	\$865	\$1,015	\$1,134	\$1,229	\$447	\$825	\$1,073	\$1,274	\$1,441	\$1,561
51	\$445	\$730	\$907	\$1,064	\$1,188	\$1,286	\$465	\$863	\$1,126	\$1,336	\$1,513	\$1,637
52	\$465	\$765	\$950	\$1,114	\$1,243	\$1,343	\$484	\$904	\$1,179	\$1,401	\$1,584	\$1,711
53	\$470	\$775	\$962	\$1,127	\$1,259	\$1,359	\$490	\$915	\$1,193	\$1,417	\$1,603	\$1,732
54	\$476	\$785	\$974	\$1,142	\$1,274	\$1,376	\$497	\$926	\$1,208	\$1,434	\$1,622	\$1,753
55	\$481	\$793	\$986	\$1,156	\$1,290	\$1,393	\$502	\$936	\$1,224	\$1,452	\$1,643	\$1,775
56	\$487	\$802	\$997	\$1,169	\$1,304	\$1,409	\$508	\$947	\$1,238	\$1,470	\$1,663	\$1,796
57	\$494	\$812	\$1,010	\$1,183	\$1,320	\$1,426	\$515	\$958	\$1,253	\$1,486	\$1,682	\$1,817
58	\$519	\$857	\$1,064	\$1,246	\$1,389	\$1,499	\$540	\$1,010	\$1,322	\$1,569	\$1,774	\$1,914
59	\$545	\$904	\$1,119	\$1,309	\$1,458	\$1,571	\$564	\$1,061	\$1,391	\$1,651	\$1,867	\$2,010
60	\$571	\$949	\$1,175	\$1,373	\$1,528	\$1,643	\$590	\$1,114	\$1,460	\$1,733	\$1,959	\$2,106
61	\$598	\$994	\$1,230	\$1,436	\$1,597	\$1,714	\$616	\$1,166	\$1,529	\$1,815	\$2,050	\$2,203
62	\$624	\$1,039	\$1,286	\$1,499	\$1,666	\$1,786	\$642	\$1,217	\$1,598	\$1,897	\$2,143	\$2,299
63	\$696	\$1,163	\$1,436	\$1,674	\$1,856	\$1,987	\$716	\$1,360	\$1,790	\$2,124	\$2,394	\$2,563
64	\$770	\$1,286	\$1,587	\$1,848	\$2,045	\$2,187	\$788	\$1,503	\$1,981	\$2,349	\$2,645	\$2,828
65	\$843	\$1,410	\$1,738	\$2,021	\$2,237	\$2,388	\$862	\$1,648	\$2,172	\$2,576	\$2,898	\$3,094
66	\$915	\$1,534	\$1,889	\$2,195	\$2,426	\$2,587	\$936	\$1,791	\$2,362	\$2,801	\$3,148	\$3,359
67	\$987	\$1,659	\$2,041	\$2,369	\$2,616	\$2,788	\$1,008	\$1,934	\$2,554	\$3,026	\$3,401	\$3,624
68	\$1,093	\$1,836	\$2,256	\$2,615	\$2,885	\$3,071	\$1,114	\$2,142	\$2,827	\$3,349	\$3,760	\$4,002
69	\$1,198	\$2,015	\$2,471	\$2,861	\$3,153	\$3,354	\$1,220	\$2,349	\$3,102	\$3,671	\$4,118	\$4,380
70	\$1,304	\$2,193	\$2,685	\$3,105	\$3,422	\$3,639	\$1,327	\$2,557	\$3,375	\$3,993	\$4,477	\$4,760
71	\$1,410	\$2,372	\$2,901	\$3,351	\$3,690	\$3,922	\$1,433	\$2,763	\$3,649	\$4,314	\$4,835	\$5,138
72	\$1,515	\$2,550	\$3,116	\$3,597	\$3,959	\$4,205	\$1,539	\$2,970	\$3,922	\$4,637	\$5,194	\$5,517
73	\$1,703	\$2,870	\$3,501	\$4,036	\$4,440	\$4,715	\$1,729	\$3,340	\$4,412	\$5,212	\$5,834	\$6,196
74	\$1,891	\$3,189	\$3,885	\$4,473	\$4,920	\$5,224	\$1,918	\$3,710	\$4,901	\$5,786	\$6,474	\$6,873
75	\$2,078	\$3,507	\$4,268	\$4,912	\$5,401	\$5,734	\$2,106	\$4,081	\$5,390	\$6,360	\$7,114	\$7,551
76	\$2,266	\$3,827	\$4,652	\$5,351	\$5,882	\$6,244	\$2,296	\$4,451	\$5,879	\$6,934	\$7,754	\$8,230
77	\$2,454	\$4,145	\$5,036	\$5,789	\$6,363	\$6,754	\$2,486	\$4,821	\$6,368	\$7,509	\$8,394	\$8,908
78	\$2,833	\$4,797	\$5,790	\$6,681	\$7,324	\$7,706	\$2,859	\$5,605	\$7,379	\$8,604	\$9,651	\$10,155
79	\$3,214	\$5,450	\$6,546	\$7,572	\$8,284	\$8,656	\$3,234	\$6,389	\$8,389	\$9,701	\$10,910	\$11,399
80	\$3,594	\$6,101	\$7,302	\$8,463	\$9,246	\$9,606	\$3,608	\$7,173	\$9,399	\$10,798	\$12,169	\$12,645
81	\$3,975	\$6,754	\$8,058	\$9,354	\$10,206	\$10,558	\$3,983	\$7,956	\$10,410	\$11,894	\$13,428	\$13,892
82	\$4,354	\$7,405	\$8,812	\$10,245	\$11,168	\$11,508	\$4,358	\$8,739	\$11,420	\$12,989	\$14,687	\$15,136
83	\$4,811	\$8,149	\$9,736	\$11,320	\$12,288	\$12,660	\$4,814	\$9,619	\$12,562	\$14,289	\$16,228	\$16,717
84	\$5,269	\$8,894	\$10,661	\$12,394	\$13,411	\$13,810	\$5,271	\$10,497	\$13,703	\$15,588	\$17,768	\$18,297
85	\$5,726	\$9,637	\$11,586	\$13,470	\$14,533	\$14,961	\$5,729	\$11,375	\$14,847	\$16,887	\$19,309	\$19,878
86	\$6,183	\$10,381	\$12,510	\$14,546	\$15,655	\$16,112	\$6,186	\$12,253	\$15,988	\$18,186	\$20,849	\$21,459
87	\$6,641	\$11,126	\$13,435	\$15,620	\$16,776	\$17,263	\$6,643	\$13,131	\$17,130	\$19,486	\$22,391	\$23,039
88	\$7,098	\$11,870	\$14,359	\$16,696	\$17,899	\$18,415	\$7,101	\$14,011	\$18,272	\$20,785	\$23,932	\$24,620
89	\$7,554	\$12,613	\$15,284	\$17,772	\$19,021	\$19,565	\$7,558	\$14,888	\$19,413	\$22,083	\$25,472	\$26,201
90	\$8,013	\$13,358	\$16,207	\$18,846	\$20,142	\$20,716	\$8,014	\$15,766	\$20,557	\$23,382	\$27,013	\$27,781
91	\$8,469	\$14,102	\$17,132	\$19,922	\$21,264	\$21,867	\$8,473	\$16,644	\$21,698	\$24,681	\$28,553	\$29,362
92	\$8,926	\$14,847	\$18,056	\$20,996	\$22,387	\$23,019	\$8,929	\$17,522	\$22,840	\$25,980	\$30,094	\$30,943
93	\$9,384	\$15,590	\$18,981	\$22,071	\$23,509	\$24,168	\$9,386	\$18,402	\$23,982	\$27,280	\$31,636	\$32,523
94	\$9,841	\$16,334	\$19,905	\$23,147	\$24,630	\$25,320	\$9,844	\$19,280	\$25,123	\$28,579	\$33,176	\$34,104
95	\$10,298	\$17,079	\$20,830	\$24,221	\$25,752	\$26,471	\$10,301	\$20,158	\$26,267	\$29,878	\$34,717	\$35,686
96	\$10,756	\$17,823	\$21,755	\$25,297	\$26,875	\$27,622	\$10,758	\$21,036	\$27,408	\$31,176	\$36,257	\$37,267
97	\$11,213	\$18,566	\$22,679	\$26,373	\$27,997	\$28,772	\$11,216	\$21,914	\$28,550	\$32,475	\$37,798	\$38,848
98	\$11,671	\$19,310	\$23,604	\$27,447	\$29,118	\$29,923	\$11,672	\$22,792	\$29,692	\$33,774	\$39,338	\$40,428
99	\$12,128	\$20,055	\$24,527	\$28,523	\$30,240	\$31,075	\$12,129	\$23,671	\$30,833	\$35,074	\$40,879	\$42,009
100	\$12,584	\$20,799	\$25,451	\$29,597	\$31,362	\$32,226	\$12,587	\$24,549	\$31,977	\$36,373	\$42,421	\$43,590

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$500K 30 days \$50	\$500K 30 days \$100	\$500K 30 days \$150	\$500K 30 days \$200	\$500K 30 days \$250	\$500K 30 days \$300	Unlimited 30 days \$50	Unlimited 30 days \$100	Unlimited 30 days \$150	Unlimited 30 days \$200	Unlimited 30 days \$250	Unlimited 30 days \$300
37	\$367	\$699	\$859	\$1,220	\$1,394	\$1,685	\$373	\$746	\$1,100	\$1,433	\$1,791	\$2,148
38	\$367	\$699	\$859	\$1,220	\$1,394	\$1,685	\$373	\$746	\$1,100	\$1,433	\$1,791	\$2,148
39	\$367	\$699	\$859	\$1,220	\$1,394	\$1,685	\$373	\$746	\$1,100	\$1,433	\$1,791	\$2,148
40	\$367	\$699	\$859	\$1,220	\$1,394	\$1,685	\$373	\$746	\$1,100	\$1,433	\$1,791	\$2,148
41	\$367	\$699	\$859	\$1,220	\$1,394	\$1,685	\$373	\$746	\$1,100	\$1,433	\$1,791	\$2,148
42	\$367	\$699	\$859	\$1,220	\$1,394	\$1,685	\$373	\$746	\$1,100	\$1,433	\$1,791	\$2,148
43	\$373	\$711	\$873	\$1,241	\$1,418	\$1,714	\$379	\$757	\$1,119	\$1,457	\$1,820	\$2,185
44	\$379	\$722	\$888	\$1,262	\$1,441	\$1,741	\$386	\$770	\$1,137	\$1,481	\$1,851	\$2,221
45	\$384	\$733	\$900	\$1,282	\$1,465	\$1,770	\$391	\$783	\$1,155	\$1,503	\$1,880	\$2,256
46	\$391	\$746	\$915	\$1,302	\$1,487	\$1,798	\$397	\$796	\$1,174	\$1,528	\$1,910	\$2,291
47	\$397	\$757	\$929	\$1,323	\$1,512	\$1,827	\$404	\$807	\$1,192	\$1,552	\$1,939	\$2,328
48	\$415	\$794	\$982	\$1,396	\$1,594	\$1,933	\$421	\$843	\$1,245	\$1,624	\$2,029	\$2,436
49	\$433	\$831	\$1,036	\$1,470	\$1,677	\$2,039	\$439	\$876	\$1,298	\$1,696	\$2,119	\$2,544
50	\$452	\$868	\$1,090	\$1,542	\$1,759	\$2,145	\$455	\$912	\$1,352	\$1,767	\$2,209	\$2,652
51	\$470	\$905	\$1,143	\$1,616	\$1,843	\$2,253	\$473	\$947	\$1,405	\$1,840	\$2,299	\$2,759
52	\$487	\$942	\$1,196	\$1,690	\$1,926	\$2,359	\$490	\$981	\$1,458	\$1,912	\$2,389	\$2,867
53	\$494	\$954	\$1,211	\$1,711	\$1,951	\$2,388	\$497	\$994	\$1,476	\$1,936	\$2,420	\$2,902
54	\$498	\$965	\$1,225	\$1,732	\$1,973	\$2,417	\$502	\$1,005	\$1,494	\$1,959	\$2,449	\$2,938
55	\$505	\$978	\$1,240	\$1,753	\$1,997	\$2,446	\$508	\$1,018	\$1,512	\$1,983	\$2,478	\$2,973
56	\$511	\$989	\$1,254	\$1,772	\$2,021	\$2,475	\$515	\$1,029	\$1,531	\$2,007	\$2,508	\$3,009
57	\$518	\$1,000	\$1,270	\$1,793	\$2,045	\$2,504	\$521	\$1,042	\$1,549	\$2,029	\$2,537	\$3,044
58	\$542	\$1,052	\$1,339	\$1,889	\$2,153	\$2,644	\$545	\$1,092	\$1,624	\$2,131	\$2,663	\$3,197
59	\$568	\$1,101	\$1,409	\$1,986	\$2,262	\$2,782	\$571	\$1,143	\$1,700	\$2,232	\$2,790	\$3,348
60	\$593	\$1,153	\$1,479	\$2,082	\$2,370	\$2,920	\$597	\$1,193	\$1,775	\$2,333	\$2,917	\$3,499
61	\$619	\$1,204	\$1,549	\$2,179	\$2,480	\$3,058	\$622	\$1,243	\$1,851	\$2,435	\$3,042	\$3,652
62	\$645	\$1,256	\$1,619	\$2,275	\$2,589	\$3,198	\$646	\$1,294	\$1,926	\$2,536	\$3,169	\$3,803
63	\$717	\$1,401	\$1,811	\$2,544	\$2,890	\$3,579	\$720	\$1,441	\$2,145	\$2,825	\$3,533	\$4,239
64	\$791	\$1,545	\$2,004	\$2,811	\$3,192	\$3,962	\$794	\$1,587	\$2,364	\$3,116	\$3,896	\$4,674
65	\$865	\$1,692	\$2,197	\$3,079	\$3,493	\$4,343	\$867	\$1,735	\$2,584	\$3,407	\$4,258	\$5,110
66	\$937	\$1,836	\$2,389	\$3,346	\$3,795	\$4,726	\$941	\$1,881	\$2,803	\$3,697	\$4,621	\$5,546
67	\$1,011	\$1,981	\$2,582	\$3,615	\$4,096	\$5,107	\$1,013	\$2,028	\$3,023	\$3,988	\$4,985	\$5,982
68	\$1,118	\$2,192	\$2,857	\$3,999	\$4,530	\$5,655	\$1,119	\$2,240	\$3,338	\$4,406	\$5,507	\$6,609
69	\$1,224	\$2,401	\$3,134	\$4,385	\$4,962	\$6,202	\$1,225	\$2,452	\$3,655	\$4,824	\$6,030	\$7,236
70	\$1,330	\$2,610	\$3,411	\$4,769	\$5,395	\$6,750	\$1,333	\$2,664	\$3,972	\$5,242	\$6,553	\$7,863
71	\$1,436	\$2,819	\$3,687	\$5,155	\$5,829	\$7,297	\$1,439	\$2,877	\$4,287	\$5,660	\$7,075	\$8,490
72	\$1,542	\$3,029	\$3,964	\$5,540	\$6,262	\$7,845	\$1,545	\$3,087	\$4,604	\$6,078	\$7,598	\$9,117
73	\$1,732	\$3,403	\$4,457	\$6,226	\$7,035	\$8,823	\$1,733	\$3,465	\$5,167	\$6,820	\$8,526	\$10,230
74	\$1,920	\$3,777	\$4,951	\$6,914	\$7,808	\$9,801	\$1,922	\$3,843	\$5,728	\$7,561	\$9,452	\$11,341
75	\$2,108	\$4,150	\$5,443	\$7,601	\$8,582	\$10,780	\$2,111	\$4,221	\$6,289	\$8,302	\$10,378	\$12,454
76	\$2,298	\$4,525	\$5,937	\$8,289	\$9,354	\$11,758	\$2,299	\$4,599	\$6,852	\$9,043	\$11,304	\$13,567
77	\$2,486	\$4,898	\$6,430	\$8,976	\$10,127	\$12,735	\$2,488	\$4,975	\$7,413	\$9,785	\$12,232	\$14,678
78	\$2,861	\$5,689	\$7,445	\$10,585	\$11,658	\$14,757	\$2,862	\$5,773	\$8,495	\$11,267	\$14,084	\$16,902
79	\$3,235	\$6,480	\$8,460	\$12,195	\$13,187	\$16,778	\$3,237	\$6,570	\$9,577	\$12,750	\$15,937	\$19,126
80	\$3,610	\$7,270	\$9,474	\$13,805	\$14,718	\$18,799	\$3,612	\$7,368	\$10,659	\$14,232	\$17,791	\$21,348
81	\$3,985	\$8,061	\$10,489	\$15,413	\$16,247	\$20,819	\$3,988	\$8,165	\$11,742	\$15,715	\$19,643	\$23,572
82	\$4,359	\$8,852	\$11,504	\$17,022	\$17,778	\$22,840	\$4,363	\$8,963	\$12,825	\$17,196	\$21,496	\$25,796
83	\$4,816	\$9,741	\$12,655	\$18,743	\$19,648	\$25,123	\$4,819	\$9,863	\$14,107	\$18,917	\$23,646	\$28,375
84	\$5,274	\$10,630	\$13,805	\$20,462	\$21,518	\$27,408	\$5,276	\$10,764	\$15,390	\$20,635	\$25,796	\$30,954
85	\$5,731	\$11,520	\$14,956	\$22,182	\$23,388	\$29,692	\$5,734	\$11,664	\$16,672	\$22,356	\$27,944	\$33,533
86	\$6,188	\$12,409	\$16,106	\$23,901	\$25,258	\$31,977	\$6,191	\$12,565	\$17,955	\$24,075	\$30,094	\$36,112
87	\$6,646	\$13,298	\$17,257	\$25,620	\$27,129	\$34,260	\$6,647	\$13,465	\$19,237	\$25,796	\$32,244	\$38,693
88	\$7,103	\$14,187	\$18,407	\$27,341	\$28,999	\$36,545	\$7,106	\$14,366	\$20,520	\$27,514	\$34,394	\$41,273
89	\$7,559	\$15,077	\$19,558	\$29,060	\$30,869	\$38,828	\$7,562	\$15,266	\$21,801	\$29,235	\$36,543	\$43,852
90	\$8,017	\$15,966	\$20,708	\$30,780	\$32,739	\$41,112	\$8,019	\$16,167	\$23,084	\$30,954	\$38,693	\$46,431
91	\$8,474	\$16,857	\$21,858	\$32,499	\$34,609	\$43,397	\$8,477	\$17,067	\$24,368	\$32,673	\$40,842	\$49,010
92	\$8,932	\$17,746	\$23,009	\$34,220	\$36,479	\$45,680	\$8,934	\$17,968	\$25,649	\$34,394	\$42,991	\$51,589
93	\$9,389	\$18,635	\$24,159	\$35,939	\$38,349	\$47,965	\$9,391	\$18,868	\$26,932	\$36,112	\$45,141	\$54,170
94	\$9,846	\$19,524	\$25,310	\$37,659	\$40,219	\$50,248	\$9,849	\$19,769	\$28,214	\$37,833	\$47,291	\$56,750
95	\$10,304	\$20,414	\$26,460	\$39,378	\$42,089	\$52,532	\$10,306	\$20,669	\$29,497	\$39,552	\$49,441	\$59,329
96	\$10,761	\$21,303	\$27,611	\$41,099	\$43,960	\$54,817	\$10,762	\$21,570	\$30,779	\$41,273	\$51,589	\$61,908
97	\$11,217	\$22,192	\$28,761	\$42,818	\$45,831	\$57,100	\$11,221	\$22,470	\$32,062	\$42,991	\$53,739	\$64,487
98	\$11,676	\$23,081	\$29,912	\$44,537	\$47,701	\$59,385	\$11,677	\$23,371	\$33,343	\$44,712	\$55,889	\$67,066
99	\$12,132	\$23,972	\$31,062	\$46,257	\$49,571	\$61,668	\$12,136	\$24,271	\$34,627	\$46,431	\$58,039	\$69,647
100	\$12,589	\$24,861	\$32,211	\$47,976	\$51,442	\$63,952	\$12,592	\$25,172	\$35,908	\$48,150	\$60,189	\$72,227

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K	\$75K	\$75K	\$75K	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$248	\$373	\$445	\$515	\$309	\$498	\$621	\$730	\$827	\$891
38	\$248	\$373	\$445	\$515	\$309	\$498	\$621	\$730	\$827	\$891
39	\$248	\$373	\$445	\$515	\$309	\$498	\$621	\$730	\$827	\$891
40	\$248	\$373	\$445	\$515	\$309	\$498	\$621	\$730	\$827	\$891
41	\$248	\$373	\$445	\$515	\$309	\$498	\$621	\$730	\$827	\$891
42	\$248	\$373	\$445	\$515	\$309	\$498	\$621	\$730	\$827	\$891
43	\$251	\$379	\$453	\$523	\$314	\$507	\$630	\$741	\$841	\$907
44	\$256	\$386	\$460	\$532	\$318	\$515	\$640	\$754	\$854	\$921
45	\$259	\$391	\$468	\$540	\$323	\$523	\$651	\$765	\$868	\$936
46	\$264	\$397	\$476	\$548	\$328	\$532	\$661	\$778	\$881	\$950
47	\$269	\$404	\$482	\$558	\$333	\$540	\$672	\$790	\$896	\$966
48	\$285	\$426	\$510	\$585	\$352	\$571	\$711	\$836	\$947	\$1,018
49	\$301	\$450	\$535	\$613	\$370	\$603	\$749	\$881	\$999	\$1,069
50	\$318	\$473	\$561	\$640	\$388	\$635	\$790	\$926	\$1,048	\$1,122
51	\$334	\$495	\$587	\$669	\$405	\$666	\$828	\$973	\$1,100	\$1,174
52	\$351	\$519	\$613	\$696	\$425	\$698	\$868	\$1,018	\$1,151	\$1,227
53	\$355	\$526	\$621	\$704	\$429	\$706	\$878	\$1,031	\$1,166	\$1,241
54	\$360	\$531	\$629	\$714	\$434	\$716	\$889	\$1,042	\$1,180	\$1,257
55	\$363	\$537	\$637	\$722	\$439	\$724	\$900	\$1,055	\$1,195	\$1,272
56	\$368	\$544	\$643	\$730	\$445	\$733	\$910	\$1,068	\$1,208	\$1,286
57	\$373	\$550	\$651	\$740	\$450	\$741	\$921	\$1,081	\$1,222	\$1,302
58	\$394	\$580	\$683	\$775	\$474	\$783	\$971	\$1,138	\$1,286	\$1,368
59	\$413	\$609	\$717	\$810	\$498	\$825	\$1,023	\$1,196	\$1,352	\$1,434
60	\$434	\$638	\$749	\$846	\$523	\$865	\$1,073	\$1,254	\$1,417	\$1,500
61	\$455	\$667	\$783	\$881	\$545	\$907	\$1,124	\$1,311	\$1,481	\$1,566
62	\$476	\$698	\$815	\$917	\$569	\$949	\$1,174	\$1,368	\$1,545	\$1,631
63	\$532	\$778	\$907	\$1,016	\$637	\$1,061	\$1,312	\$1,528	\$1,722	\$1,814
64	\$589	\$859	\$999	\$1,118	\$703	\$1,175	\$1,449	\$1,687	\$1,899	\$1,997
65	\$645	\$941	\$1,090	\$1,219	\$769	\$1,288	\$1,587	\$1,844	\$2,076	\$2,179
66	\$701	\$1,021	\$1,180	\$1,319	\$836	\$1,401	\$1,725	\$2,004	\$2,253	\$2,362
67	\$757	\$1,101	\$1,272	\$1,420	\$902	\$1,515	\$1,862	\$2,163	\$2,430	\$2,545
68	\$839	\$1,217	\$1,402	\$1,561	\$999	\$1,677	\$2,060	\$2,386	\$2,679	\$2,804
69	\$920	\$1,331	\$1,531	\$1,703	\$1,095	\$1,840	\$2,256	\$2,611	\$2,930	\$3,063
70	\$1,002	\$1,446	\$1,661	\$1,844	\$1,192	\$2,004	\$2,452	\$2,835	\$3,179	\$3,322
71	\$1,084	\$1,560	\$1,790	\$1,987	\$1,286	\$2,166	\$2,648	\$3,060	\$3,430	\$3,581
72	\$1,164	\$1,676	\$1,920	\$2,129	\$1,383	\$2,328	\$2,846	\$3,285	\$3,679	\$3,840
73	\$1,311	\$1,881	\$2,153	\$2,385	\$1,555	\$2,619	\$3,197	\$3,686	\$4,125	\$4,305
74	\$1,455	\$2,087	\$2,385	\$2,642	\$1,725	\$2,912	\$3,547	\$4,086	\$4,572	\$4,771
75	\$1,602	\$2,293	\$2,618	\$2,899	\$1,897	\$3,203	\$3,898	\$4,485	\$5,017	\$5,236
76	\$1,746	\$2,499	\$2,851	\$3,155	\$2,069	\$3,494	\$4,247	\$4,885	\$5,462	\$5,700
77	\$1,893	\$2,705	\$3,083	\$3,412	\$2,240	\$3,785	\$4,597	\$5,285	\$5,909	\$6,167
78	\$2,190	\$3,099	\$3,517	\$3,911	\$2,568	\$4,380	\$5,287	\$6,080	\$6,820	\$7,035
79	\$2,488	\$3,494	\$3,951	\$4,409	\$2,894	\$4,975	\$5,977	\$6,873	\$7,730	\$7,903
80	\$2,785	\$3,888	\$4,385	\$4,908	\$3,222	\$5,570	\$6,667	\$7,665	\$8,640	\$8,772
81	\$3,083	\$4,284	\$4,819	\$5,404	\$3,549	\$6,167	\$7,357	\$8,458	\$9,550	\$9,640
82	\$3,380	\$4,679	\$5,253	\$5,903	\$3,877	\$6,762	\$8,046	\$9,251	\$10,460	\$10,508
83	\$3,748	\$5,150	\$5,779	\$6,493	\$4,264	\$7,437	\$8,850	\$10,175	\$11,505	\$11,558
84	\$4,116	\$5,623	\$6,305	\$7,083	\$4,652	\$8,114	\$9,656	\$11,102	\$12,552	\$12,610
85	\$4,486	\$6,094	\$6,831	\$7,675	\$5,039	\$8,789	\$10,460	\$12,026	\$13,597	\$13,660
86	\$4,855	\$6,567	\$7,355	\$8,265	\$5,427	\$9,466	\$11,264	\$12,951	\$14,644	\$14,712
87	\$5,223	\$7,038	\$7,881	\$8,855	\$5,815	\$10,142	\$12,070	\$13,877	\$15,689	\$15,762
88	\$5,591	\$7,511	\$8,407	\$9,445	\$6,202	\$10,819	\$12,874	\$14,802	\$16,736	\$16,813
89	\$5,961	\$7,982	\$8,932	\$10,036	\$6,590	\$11,494	\$13,679	\$15,726	\$17,781	\$17,863
90	\$6,329	\$8,455	\$9,457	\$10,626	\$6,977	\$12,171	\$14,483	\$16,652	\$18,828	\$18,915
91	\$6,697	\$8,926	\$9,982	\$11,216	\$7,365	\$12,846	\$15,287	\$17,577	\$19,873	\$19,965
92	\$7,066	\$9,399	\$10,508	\$11,806	\$7,752	\$13,523	\$16,093	\$18,502	\$20,920	\$21,017
93	\$7,434	\$9,870	\$11,034	\$12,398	\$8,140	\$14,199	\$16,897	\$19,428	\$21,965	\$22,067
94	\$7,804	\$10,343	\$11,558	\$12,988	\$8,527	\$14,876	\$17,702	\$20,352	\$23,012	\$23,118
95	\$8,172	\$10,814	\$12,084	\$13,578	\$8,915	\$15,551	\$18,506	\$21,277	\$24,057	\$24,168
96	\$8,540	\$11,287	\$12,610	\$14,168	\$9,302	\$16,228	\$19,310	\$22,202	\$25,104	\$25,220
97	\$8,908	\$11,758	\$13,134	\$14,758	\$9,690	\$16,903	\$20,116	\$23,128	\$26,149	\$26,270
98	\$9,277	\$12,230	\$13,660	\$15,348	\$10,077	\$17,579	\$20,920	\$24,052	\$27,196	\$27,320
99	\$9,646	\$12,702	\$14,186	\$15,938	\$10,465	\$18,256	\$21,724	\$24,977	\$28,241	\$28,372
100	\$10,015	\$13,174	\$14,712	\$16,529	\$10,852	\$18,931	\$22,530	\$25,903	\$29,288	\$29,422

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$328	\$595	\$770	\$912	\$1,034	\$1,138	\$330	\$638	\$785	\$1,024	\$1,183	\$1,540
38	\$328	\$595	\$770	\$912	\$1,034	\$1,138	\$330	\$638	\$785	\$1,024	\$1,183	\$1,540
39	\$328	\$595	\$770	\$912	\$1,034	\$1,138	\$330	\$638	\$785	\$1,024	\$1,183	\$1,540
40	\$328	\$595	\$770	\$912	\$1,034	\$1,138	\$330	\$638	\$785	\$1,024	\$1,183	\$1,540
41	\$328	\$595	\$770	\$912	\$1,034	\$1,138	\$330	\$638	\$785	\$1,024	\$1,183	\$1,540
42	\$328	\$595	\$770	\$912	\$1,034	\$1,138	\$330	\$638	\$785	\$1,024	\$1,183	\$1,540
43	\$334	\$606	\$783	\$926	\$1,050	\$1,156	\$336	\$650	\$798	\$1,040	\$1,204	\$1,566
44	\$339	\$616	\$796	\$942	\$1,068	\$1,175	\$341	\$659	\$810	\$1,058	\$1,224	\$1,592
45	\$344	\$626	\$809	\$957	\$1,085	\$1,195	\$347	\$671	\$823	\$1,076	\$1,243	\$1,616
46	\$351	\$635	\$822	\$973	\$1,101	\$1,214	\$352	\$680	\$836	\$1,092	\$1,262	\$1,642
47	\$355	\$645	\$835	\$987	\$1,119	\$1,233	\$359	\$691	\$849	\$1,110	\$1,283	\$1,667
48	\$373	\$682	\$883	\$1,045	\$1,185	\$1,302	\$375	\$725	\$897	\$1,171	\$1,352	\$1,766
49	\$391	\$717	\$931	\$1,103	\$1,249	\$1,372	\$392	\$759	\$947	\$1,232	\$1,421	\$1,862
50	\$407	\$753	\$979	\$1,163	\$1,315	\$1,441	\$408	\$793	\$995	\$1,293	\$1,491	\$1,959
51	\$425	\$788	\$1,028	\$1,220	\$1,381	\$1,510	\$426	\$827	\$1,044	\$1,354	\$1,560	\$2,057
52	\$442	\$825	\$1,077	\$1,278	\$1,446	\$1,579	\$442	\$860	\$1,092	\$1,415	\$1,631	\$2,153
53	\$447	\$835	\$1,090	\$1,294	\$1,463	\$1,598	\$449	\$870	\$1,105	\$1,433	\$1,650	\$2,180
54	\$452	\$844	\$1,103	\$1,309	\$1,483	\$1,618	\$453	\$881	\$1,119	\$1,450	\$1,671	\$2,206
55	\$458	\$855	\$1,116	\$1,325	\$1,500	\$1,637	\$460	\$891	\$1,132	\$1,466	\$1,690	\$2,234
56	\$463	\$865	\$1,130	\$1,341	\$1,518	\$1,656	\$465	\$902	\$1,147	\$1,484	\$1,711	\$2,259
57	\$470	\$875	\$1,143	\$1,357	\$1,536	\$1,676	\$470	\$913	\$1,159	\$1,502	\$1,730	\$2,287
58	\$492	\$923	\$1,206	\$1,433	\$1,619	\$1,766	\$494	\$960	\$1,224	\$1,582	\$1,822	\$2,414
59	\$516	\$970	\$1,270	\$1,507	\$1,704	\$1,854	\$516	\$1,007	\$1,286	\$1,664	\$1,915	\$2,541
60	\$539	\$1,016	\$1,333	\$1,582	\$1,788	\$1,942	\$540	\$1,053	\$1,351	\$1,745	\$2,007	\$2,668
61	\$563	\$1,064	\$1,397	\$1,658	\$1,872	\$2,033	\$564	\$1,100	\$1,415	\$1,825	\$2,098	\$2,793
62	\$587	\$1,111	\$1,460	\$1,733	\$1,957	\$2,121	\$587	\$1,147	\$1,478	\$1,905	\$2,190	\$2,920
63	\$653	\$1,241	\$1,634	\$1,939	\$2,187	\$2,367	\$654	\$1,278	\$1,655	\$2,129	\$2,446	\$3,269
64	\$720	\$1,373	\$1,809	\$2,145	\$2,415	\$2,613	\$720	\$1,412	\$1,830	\$2,353	\$2,701	\$3,618
65	\$788	\$1,505	\$1,983	\$2,351	\$2,645	\$2,859	\$788	\$1,544	\$2,005	\$2,576	\$2,956	\$3,965
66	\$854	\$1,635	\$2,158	\$2,557	\$2,875	\$3,103	\$855	\$1,677	\$2,182	\$2,800	\$3,211	\$4,314
67	\$921	\$1,767	\$2,332	\$2,764	\$3,105	\$3,349	\$921	\$1,809	\$2,357	\$3,023	\$3,467	\$4,663
68	\$1,018	\$1,955	\$2,581	\$3,057	\$3,431	\$3,700	\$1,019	\$2,000	\$2,610	\$3,343	\$3,832	\$5,163
69	\$1,114	\$2,145	\$2,832	\$3,351	\$3,760	\$4,051	\$1,116	\$2,192	\$2,862	\$3,663	\$4,197	\$5,663
70	\$1,212	\$2,333	\$3,081	\$3,645	\$4,088	\$4,401	\$1,212	\$2,383	\$3,115	\$3,983	\$4,562	\$6,163
71	\$1,309	\$2,523	\$3,332	\$3,940	\$4,416	\$4,752	\$1,309	\$2,574	\$3,367	\$4,303	\$4,927	\$6,662
72	\$1,405	\$2,711	\$3,581	\$4,234	\$4,744	\$5,102	\$1,407	\$2,766	\$3,618	\$4,623	\$5,292	\$7,162
73	\$1,577	\$3,049	\$4,028	\$4,758	\$5,327	\$5,731	\$1,579	\$3,107	\$4,070	\$5,192	\$5,942	\$8,056
74	\$1,751	\$3,388	\$4,475	\$5,282	\$5,911	\$6,358	\$1,751	\$3,448	\$4,520	\$5,763	\$6,591	\$8,949
75	\$1,923	\$3,726	\$4,920	\$5,806	\$6,495	\$6,987	\$1,925	\$3,790	\$4,970	\$6,332	\$7,241	\$9,843
76	\$2,097	\$4,063	\$5,368	\$6,331	\$7,078	\$7,614	\$2,097	\$4,131	\$5,421	\$6,902	\$7,890	\$10,735
77	\$2,269	\$4,401	\$5,815	\$6,857	\$7,664	\$8,243	\$2,269	\$4,472	\$5,872	\$7,472	\$8,540	\$11,629
78	\$2,636	\$5,117	\$6,738	\$7,857	\$8,812	\$9,481	\$2,637	\$5,199	\$6,799	\$8,625	\$9,843	\$13,473
79	\$3,001	\$5,834	\$7,659	\$8,857	\$9,962	\$10,721	\$3,004	\$5,924	\$7,725	\$9,777	\$11,147	\$15,319
80	\$3,367	\$6,549	\$8,582	\$9,859	\$11,111	\$11,960	\$3,370	\$6,651	\$8,651	\$10,930	\$12,449	\$17,164
81	\$3,734	\$7,265	\$9,505	\$10,859	\$12,261	\$13,200	\$3,737	\$7,376	\$9,577	\$12,083	\$13,753	\$19,010
82	\$4,099	\$7,981	\$10,428	\$11,861	\$13,411	\$14,440	\$4,105	\$8,101	\$10,503	\$13,235	\$15,056	\$20,854
83	\$4,510	\$8,778	\$11,470	\$13,047	\$14,752	\$15,884	\$4,515	\$8,912	\$11,555	\$14,559	\$16,561	\$22,940
84	\$4,922	\$9,577	\$12,512	\$14,232	\$16,093	\$17,328	\$4,927	\$9,722	\$12,605	\$15,882	\$18,067	\$25,025
85	\$5,334	\$10,375	\$13,555	\$15,419	\$17,434	\$18,772	\$5,337	\$10,532	\$13,655	\$17,206	\$19,573	\$27,111
86	\$5,745	\$11,172	\$14,597	\$16,604	\$18,775	\$20,216	\$5,749	\$11,343	\$14,705	\$18,529	\$21,078	\$29,196
87	\$6,157	\$11,970	\$15,641	\$17,791	\$20,116	\$21,660	\$6,159	\$12,153	\$15,757	\$19,852	\$22,583	\$31,282
88	\$6,569	\$12,769	\$16,683	\$18,976	\$21,457	\$23,104	\$6,574	\$12,962	\$16,807	\$21,176	\$24,089	\$33,368
89	\$6,980	\$13,567	\$17,727	\$20,163	\$22,798	\$24,548	\$6,990	\$13,773	\$17,857	\$22,499	\$25,595	\$35,453
90	\$7,390	\$14,364	\$18,769	\$21,349	\$24,139	\$25,992	\$7,411	\$14,583	\$18,907	\$23,823	\$27,100	\$37,537
91	\$7,802	\$15,163	\$19,812	\$22,535	\$25,480	\$27,436	\$7,839	\$15,393	\$19,958	\$25,146	\$28,606	\$39,623
92	\$8,214	\$15,961	\$20,854	\$23,721	\$26,821	\$28,880	\$8,273	\$16,204	\$21,009	\$26,471	\$30,111	\$41,708
93	\$8,625	\$16,759	\$21,898	\$24,906	\$28,163	\$30,324	\$8,712	\$17,014	\$22,059	\$27,794	\$31,616	\$43,794
94	\$9,037	\$17,556	\$22,940	\$26,093	\$29,504	\$31,768	\$9,156	\$17,823	\$23,109	\$29,118	\$33,123	\$45,879
95	\$9,449	\$18,355	\$23,982	\$27,280	\$30,845	\$33,212	\$9,606	\$18,634	\$24,160	\$30,441	\$34,628	\$47,965
96	\$9,860	\$19,153	\$25,025	\$28,465	\$32,186	\$34,656	\$10,063	\$19,444	\$25,210	\$31,764	\$36,133	\$50,051
97	\$10,272	\$19,950	\$26,067	\$29,652	\$33,525	\$36,100	\$10,524	\$20,254	\$26,260	\$33,088	\$37,638	\$52,136
98	\$10,682	\$20,750	\$27,111	\$30,837	\$34,866	\$37,544	\$10,991	\$21,065	\$27,310	\$34,411	\$39,145	\$54,222
99	\$11,094	\$21,547	\$28,153	\$32,023	\$36,207	\$38,988	\$11,463	\$21,875	\$28,362	\$35,735	\$40,650	\$56,307
100	\$11,505	\$22,345	\$29,196	\$33,210	\$37,548	\$40,432	\$11,943	\$22,686	\$29,412	\$37,058	\$42,155	\$58,393

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	Unlimited 100 days \$50	Unlimited 100 days \$100	Unlimited 100 days \$150	Unlimited 100 days \$200	Unlimited 100 days \$250	Unlimited 100 days \$300	\$75K 180 days \$50	\$75K 180 days \$100	\$75K 180 days \$150	\$75K 180 days \$200
37	\$341	\$680	\$1,005	\$1,309	\$1,635	\$1,963	\$133	\$190	\$224	\$257
38	\$341	\$680	\$1,005	\$1,309	\$1,635	\$1,963	\$133	\$190	\$224	\$257
39	\$341	\$680	\$1,005	\$1,309	\$1,635	\$1,963	\$133	\$190	\$224	\$257
40	\$341	\$680	\$1,005	\$1,309	\$1,635	\$1,963	\$133	\$190	\$224	\$257
41	\$341	\$680	\$1,005	\$1,309	\$1,635	\$1,963	\$133	\$190	\$224	\$257
42	\$341	\$680	\$1,005	\$1,309	\$1,635	\$1,963	\$133	\$190	\$224	\$257
43	\$346	\$691	\$1,021	\$1,331	\$1,663	\$1,996	\$135	\$193	\$227	\$262
44	\$352	\$703	\$1,039	\$1,352	\$1,690	\$2,029	\$138	\$196	\$230	\$265
45	\$357	\$716	\$1,055	\$1,375	\$1,717	\$2,061	\$140	\$199	\$235	\$270
46	\$363	\$727	\$1,073	\$1,396	\$1,745	\$2,094	\$143	\$203	\$238	\$275
47	\$368	\$738	\$1,089	\$1,418	\$1,772	\$2,127	\$145	\$206	\$241	\$278
48	\$384	\$769	\$1,137	\$1,484	\$1,854	\$2,225	\$154	\$217	\$254	\$293
49	\$400	\$801	\$1,185	\$1,549	\$1,936	\$2,324	\$162	\$230	\$267	\$307
50	\$416	\$833	\$1,235	\$1,614	\$2,018	\$2,422	\$172	\$241	\$280	\$320
51	\$433	\$863	\$1,283	\$1,680	\$2,100	\$2,520	\$180	\$252	\$294	\$334
52	\$447	\$896	\$1,331	\$1,745	\$2,182	\$2,618	\$190	\$264	\$307	\$347
53	\$453	\$907	\$1,348	\$1,767	\$2,208	\$2,650	\$191	\$269	\$310	\$352
54	\$458	\$918	\$1,364	\$1,788	\$2,235	\$2,682	\$195	\$272	\$314	\$357
55	\$465	\$928	\$1,380	\$1,811	\$2,262	\$2,714	\$196	\$275	\$318	\$360
56	\$470	\$939	\$1,397	\$1,832	\$2,290	\$2,746	\$199	\$278	\$322	\$365
57	\$476	\$950	\$1,413	\$1,852	\$2,316	\$2,779	\$201	\$281	\$325	\$370
58	\$498	\$997	\$1,483	\$1,946	\$2,431	\$2,919	\$212	\$296	\$343	\$388
59	\$521	\$1,044	\$1,552	\$2,037	\$2,547	\$3,057	\$224	\$310	\$359	\$405
60	\$545	\$1,089	\$1,621	\$2,131	\$2,663	\$3,195	\$235	\$326	\$375	\$423
61	\$568	\$1,135	\$1,690	\$2,222	\$2,779	\$3,333	\$246	\$341	\$391	\$441
62	\$590	\$1,182	\$1,759	\$2,316	\$2,894	\$3,472	\$257	\$355	\$408	\$458
63	\$658	\$1,315	\$1,959	\$2,581	\$3,226	\$3,870	\$288	\$397	\$453	\$508
64	\$725	\$1,449	\$2,160	\$2,846	\$3,557	\$4,268	\$318	\$439	\$498	\$558
65	\$791	\$1,584	\$2,359	\$3,111	\$3,888	\$4,666	\$349	\$479	\$545	\$609
66	\$859	\$1,717	\$2,560	\$3,377	\$4,221	\$5,064	\$378	\$521	\$590	\$659
67	\$925	\$1,852	\$2,759	\$3,642	\$4,552	\$5,462	\$408	\$563	\$637	\$709
68	\$1,023	\$2,045	\$3,049	\$4,023	\$5,028	\$6,035	\$453	\$621	\$701	\$781
69	\$1,119	\$2,238	\$3,337	\$4,404	\$5,506	\$6,607	\$497	\$679	\$765	\$852
70	\$1,216	\$2,433	\$3,626	\$4,787	\$5,983	\$7,180	\$540	\$738	\$830	\$923
71	\$1,314	\$2,626	\$3,915	\$5,168	\$6,459	\$7,752	\$585	\$796	\$896	\$994
72	\$1,410	\$2,819	\$4,203	\$5,549	\$6,937	\$8,325	\$629	\$854	\$960	\$1,064
73	\$1,582	\$3,165	\$4,716	\$6,226	\$7,783	\$9,341	\$708	\$960	\$1,076	\$1,193
74	\$1,754	\$3,509	\$5,229	\$6,903	\$8,630	\$10,356	\$786	\$1,064	\$1,193	\$1,322
75	\$1,926	\$3,854	\$5,742	\$7,580	\$9,476	\$11,372	\$865	\$1,169	\$1,309	\$1,449
76	\$2,100	\$4,198	\$6,255	\$8,257	\$10,322	\$12,386	\$944	\$1,274	\$1,425	\$1,577
77	\$2,272	\$4,543	\$6,768	\$8,934	\$11,169	\$13,403	\$1,023	\$1,380	\$1,542	\$1,706
78	\$2,639	\$5,279	\$7,757	\$10,346	\$12,933	\$15,520	\$1,182	\$1,581	\$1,759	\$1,955
79	\$3,007	\$6,016	\$8,746	\$11,758	\$14,697	\$17,637	\$1,343	\$1,782	\$1,976	\$2,205
80	\$3,374	\$6,750	\$9,733	\$13,170	\$16,463	\$19,754	\$1,503	\$1,983	\$2,193	\$2,454
81	\$3,742	\$7,487	\$10,722	\$14,581	\$18,227	\$21,872	\$1,664	\$2,185	\$2,410	\$2,703
82	\$4,110	\$8,223	\$11,709	\$15,993	\$19,992	\$23,990	\$1,825	\$2,386	\$2,627	\$2,952
83	\$4,520	\$9,045	\$12,882	\$17,593	\$21,991	\$26,389	\$2,024	\$2,627	\$2,890	\$3,247
84	\$4,932	\$9,868	\$14,052	\$19,191	\$23,990	\$28,788	\$2,224	\$2,867	\$3,152	\$3,542
85	\$5,342	\$10,690	\$15,223	\$20,791	\$25,988	\$31,187	\$2,422	\$3,108	\$3,415	\$3,837
86	\$5,753	\$11,512	\$16,394	\$22,390	\$27,989	\$33,586	\$2,621	\$3,349	\$3,677	\$4,133
87	\$6,163	\$12,335	\$17,566	\$23,990	\$29,988	\$35,985	\$2,820	\$3,589	\$3,941	\$4,427
88	\$6,580	\$13,157	\$18,736	\$25,590	\$31,986	\$38,383	\$3,020	\$3,830	\$4,203	\$4,723
89	\$7,003	\$13,980	\$19,907	\$27,188	\$33,985	\$40,782	\$3,219	\$4,071	\$4,465	\$5,019
90	\$7,431	\$14,802	\$21,078	\$28,788	\$35,985	\$43,181	\$3,417	\$4,311	\$4,729	\$5,313
91	\$7,863	\$15,623	\$22,248	\$30,386	\$37,984	\$45,580	\$3,616	\$4,552	\$4,991	\$5,609
92	\$8,302	\$16,447	\$23,421	\$31,986	\$39,983	\$47,980	\$3,816	\$4,793	\$5,253	\$5,903
93	\$8,748	\$17,268	\$24,591	\$33,586	\$41,982	\$50,379	\$4,015	\$5,033	\$5,517	\$6,199
94	\$9,198	\$18,092	\$25,762	\$35,185	\$43,982	\$52,778	\$4,213	\$5,274	\$5,779	\$6,493
95	\$9,653	\$18,913	\$26,932	\$36,785	\$45,981	\$55,177	\$4,412	\$5,515	\$6,043	\$6,789
96	\$10,114	\$19,735	\$28,105	\$38,383	\$47,980	\$57,576	\$4,612	\$5,757	\$6,305	\$7,085
97	\$10,582	\$20,558	\$29,275	\$39,983	\$49,978	\$59,975	\$4,811	\$5,996	\$6,567	\$7,379
98	\$11,055	\$21,380	\$30,446	\$41,583	\$51,979	\$62,373	\$5,009	\$6,237	\$6,831	\$7,675
99	\$11,533	\$22,203	\$31,616	\$43,181	\$53,977	\$64,772	\$5,208	\$6,479	\$7,093	\$7,969
100	\$12,017	\$23,025	\$32,789	\$44,781	\$55,976	\$67,171	\$5,408	\$6,718	\$7,355	\$8,265

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$178	\$269	\$322	\$371	\$421	\$445	\$214	\$339	\$416	\$484	\$537	\$580
38	\$178	\$269	\$322	\$371	\$421	\$445	\$214	\$339	\$416	\$484	\$537	\$580
39	\$178	\$269	\$322	\$371	\$421	\$445	\$214	\$339	\$416	\$484	\$537	\$580
40	\$178	\$269	\$322	\$371	\$421	\$445	\$214	\$339	\$416	\$484	\$537	\$580
41	\$178	\$269	\$322	\$371	\$421	\$445	\$214	\$339	\$416	\$484	\$537	\$580
42	\$178	\$269	\$322	\$371	\$421	\$445	\$214	\$339	\$416	\$484	\$537	\$580
43	\$182	\$273	\$328	\$378	\$429	\$453	\$217	\$346	\$423	\$492	\$547	\$590
44	\$185	\$278	\$333	\$384	\$436	\$460	\$220	\$351	\$429	\$500	\$555	\$600
45	\$188	\$283	\$339	\$391	\$442	\$468	\$224	\$357	\$436	\$508	\$564	\$609
46	\$190	\$288	\$344	\$397	\$450	\$476	\$228	\$362	\$444	\$516	\$572	\$619
47	\$193	\$291	\$349	\$404	\$457	\$482	\$232	\$368	\$450	\$524	\$582	\$629
48	\$204	\$309	\$370	\$426	\$482	\$510	\$243	\$388	\$476	\$555	\$616	\$664
49	\$214	\$326	\$391	\$449	\$510	\$535	\$254	\$408	\$503	\$585	\$650	\$699
50	\$225	\$343	\$410	\$473	\$535	\$561	\$265	\$429	\$529	\$616	\$683	\$735
51	\$235	\$360	\$431	\$495	\$561	\$587	\$277	\$450	\$555	\$646	\$719	\$770
52	\$246	\$376	\$452	\$519	\$587	\$613	\$288	\$470	\$582	\$677	\$753	\$806
53	\$249	\$381	\$457	\$526	\$595	\$621	\$291	\$476	\$589	\$685	\$761	\$815
54	\$252	\$386	\$463	\$532	\$601	\$629	\$294	\$481	\$597	\$695	\$770	\$825
55	\$256	\$391	\$468	\$539	\$609	\$637	\$297	\$487	\$603	\$703	\$780	\$835
56	\$257	\$396	\$473	\$545	\$616	\$643	\$301	\$494	\$609	\$711	\$790	\$844
57	\$260	\$400	\$479	\$552	\$624	\$651	\$306	\$498	\$617	\$719	\$798	\$855
58	\$275	\$423	\$505	\$580	\$656	\$683	\$320	\$526	\$651	\$759	\$843	\$900
59	\$289	\$445	\$532	\$609	\$690	\$717	\$336	\$553	\$685	\$799	\$886	\$946
60	\$302	\$468	\$558	\$640	\$722	\$749	\$351	\$579	\$720	\$839	\$929	\$991
61	\$317	\$490	\$584	\$669	\$756	\$783	\$365	\$606	\$754	\$878	\$973	\$1,037
62	\$331	\$513	\$611	\$698	\$788	\$815	\$381	\$634	\$788	\$918	\$1,018	\$1,082
63	\$368	\$574	\$682	\$778	\$878	\$907	\$425	\$708	\$883	\$1,028	\$1,137	\$1,208
64	\$407	\$635	\$754	\$860	\$968	\$999	\$468	\$783	\$976	\$1,137	\$1,256	\$1,333
65	\$445	\$696	\$825	\$941	\$1,058	\$1,090	\$511	\$857	\$1,071	\$1,246	\$1,375	\$1,458
66	\$484	\$757	\$897	\$1,023	\$1,148	\$1,180	\$555	\$933	\$1,164	\$1,356	\$1,495	\$1,582
67	\$523	\$817	\$968	\$1,103	\$1,238	\$1,272	\$598	\$1,007	\$1,259	\$1,465	\$1,614	\$1,708
68	\$579	\$905	\$1,071	\$1,217	\$1,367	\$1,402	\$662	\$1,114	\$1,394	\$1,621	\$1,785	\$1,888
69	\$635	\$994	\$1,174	\$1,331	\$1,494	\$1,531	\$725	\$1,222	\$1,529	\$1,777	\$1,955	\$2,066
70	\$691	\$1,082	\$1,275	\$1,446	\$1,621	\$1,661	\$788	\$1,330	\$1,664	\$1,933	\$2,126	\$2,245
71	\$746	\$1,169	\$1,378	\$1,561	\$1,750	\$1,790	\$851	\$1,438	\$1,799	\$2,089	\$2,296	\$2,423
72	\$802	\$1,257	\$1,479	\$1,676	\$1,877	\$1,920	\$913	\$1,545	\$1,934	\$2,243	\$2,467	\$2,602
73	\$902	\$1,415	\$1,663	\$1,880	\$2,103	\$2,153	\$1,026	\$1,738	\$2,176	\$2,521	\$2,771	\$2,922
74	\$1,002	\$1,573	\$1,844	\$2,084	\$2,332	\$2,385	\$1,138	\$1,931	\$2,417	\$2,800	\$3,073	\$3,243
75	\$1,100	\$1,729	\$2,026	\$2,288	\$2,558	\$2,618	\$1,251	\$2,124	\$2,658	\$3,078	\$3,377	\$3,563
76	\$1,200	\$1,886	\$2,209	\$2,492	\$2,787	\$2,851	\$1,362	\$2,316	\$2,899	\$3,356	\$3,681	\$3,883
77	\$1,299	\$2,044	\$2,391	\$2,697	\$3,013	\$3,083	\$1,475	\$2,508	\$3,140	\$3,634	\$3,985	\$4,203
78	\$1,489	\$2,365	\$2,750	\$3,100	\$3,438	\$3,517	\$1,713	\$2,917	\$3,637	\$4,165	\$4,583	\$4,835
79	\$1,679	\$2,687	\$3,108	\$3,505	\$3,862	\$3,951	\$1,951	\$3,325	\$4,136	\$4,695	\$5,181	\$5,467
80	\$1,868	\$3,009	\$3,467	\$3,909	\$4,287	\$4,385	\$2,188	\$3,732	\$4,634	\$5,224	\$5,778	\$6,099
81	\$2,058	\$3,330	\$3,825	\$4,314	\$4,711	\$4,819	\$2,426	\$4,141	\$5,133	\$5,755	\$6,376	\$6,733
82	\$2,248	\$3,652	\$4,184	\$4,718	\$5,136	\$5,253	\$2,664	\$4,549	\$5,631	\$6,286	\$6,974	\$7,365
83	\$2,473	\$4,017	\$4,602	\$5,189	\$5,649	\$5,779	\$2,931	\$5,004	\$6,194	\$6,914	\$7,670	\$8,101
84	\$2,698	\$4,382	\$5,020	\$5,662	\$6,162	\$6,305	\$3,200	\$5,459	\$6,757	\$7,543	\$8,368	\$8,838
85	\$2,923	\$4,747	\$5,440	\$6,133	\$6,676	\$6,831	\$3,467	\$5,914	\$7,320	\$8,172	\$9,066	\$9,574
86	\$3,147	\$5,112	\$5,858	\$6,606	\$7,189	\$7,355	\$3,734	\$6,368	\$7,882	\$8,801	\$9,762	\$10,310
87	\$3,372	\$5,477	\$6,276	\$7,077	\$7,704	\$7,881	\$4,002	\$6,823	\$8,445	\$9,429	\$10,460	\$11,047
88	\$3,597	\$5,842	\$6,694	\$7,550	\$8,217	\$8,407	\$4,269	\$7,278	\$9,010	\$10,058	\$11,158	\$11,783
89	\$3,822	\$6,207	\$7,112	\$8,021	\$8,730	\$8,932	\$4,536	\$7,733	\$9,572	\$10,687	\$11,854	\$12,520
90	\$4,047	\$6,572	\$7,532	\$8,492	\$9,244	\$9,457	\$4,805	\$8,188	\$10,135	\$11,315	\$12,552	\$13,255
91	\$4,271	\$6,937	\$7,950	\$8,965	\$9,757	\$9,982	\$5,072	\$8,643	\$10,698	\$11,944	\$13,250	\$13,991
92	\$4,496	\$7,302	\$8,368	\$9,436	\$10,270	\$10,508	\$5,339	\$9,098	\$11,261	\$12,571	\$13,946	\$14,728
93	\$4,721	\$7,667	\$8,786	\$9,908	\$10,785	\$11,034	\$5,607	\$9,553	\$11,824	\$13,200	\$14,644	\$15,464
94	\$4,946	\$8,032	\$9,204	\$10,380	\$11,298	\$11,558	\$5,874	\$10,008	\$12,388	\$13,829	\$15,342	\$16,201
95	\$5,171	\$8,397	\$9,624	\$10,851	\$11,811	\$12,084	\$6,141	\$10,462	\$12,951	\$14,458	\$16,038	\$16,937
96	\$5,395	\$8,762	\$10,042	\$11,324	\$12,325	\$12,610	\$6,409	\$10,917	\$13,514	\$15,086	\$16,736	\$17,674
97	\$5,620	\$9,127	\$10,460	\$11,795	\$12,838	\$13,134	\$6,676	\$11,372	\$14,076	\$15,715	\$17,434	\$18,410
98	\$5,845	\$9,494	\$10,878	\$12,267	\$13,353	\$13,660	\$6,943	\$11,827	\$14,639	\$16,344	\$18,130	\$19,146
99	\$6,070	\$9,859	\$11,296	\$12,739	\$13,866	\$14,186	\$7,212	\$12,282	\$15,202	\$16,972	\$18,828	\$19,883
100	\$6,295	\$10,224	\$11,716	\$13,210	\$14,379	\$14,712	\$7,479	\$12,737	\$15,766	\$17,601	\$19,526	\$20,619

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

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Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$500K 180 days \$50	\$500K 180 days \$100	\$500K 180 days \$150	\$500K 180 days \$200	\$500K 180 days \$250	\$500K 180 days \$300	Unlimited 180 days \$50	Unlimited 180 days \$100	Unlimited 180 days \$150	Unlimited 180 days \$200	Unlimited 180 days \$250	Unlimited 180 days \$300
37	\$264	\$415	\$463	\$584	\$651	\$831	\$272	\$545	\$804	\$1,047	\$1,309	\$1,571
38	\$264	\$415	\$463	\$584	\$651	\$831	\$272	\$545	\$804	\$1,047	\$1,309	\$1,571
39	\$264	\$415	\$463	\$584	\$651	\$831	\$272	\$545	\$804	\$1,047	\$1,309	\$1,571
40	\$264	\$415	\$463	\$584	\$651	\$831	\$272	\$545	\$804	\$1,047	\$1,309	\$1,571
41	\$264	\$415	\$463	\$584	\$651	\$831	\$272	\$545	\$804	\$1,047	\$1,309	\$1,571
42	\$264	\$415	\$463	\$584	\$651	\$831	\$272	\$545	\$804	\$1,047	\$1,309	\$1,571
43	\$269	\$421	\$470	\$593	\$662	\$846	\$277	\$553	\$817	\$1,064	\$1,331	\$1,597
44	\$273	\$429	\$478	\$603	\$672	\$859	\$281	\$563	\$831	\$1,082	\$1,352	\$1,622
45	\$278	\$436	\$486	\$613	\$683	\$873	\$286	\$572	\$844	\$1,100	\$1,375	\$1,650
46	\$281	\$442	\$494	\$622	\$695	\$888	\$291	\$580	\$857	\$1,118	\$1,396	\$1,676
47	\$286	\$449	\$502	\$632	\$706	\$900	\$294	\$590	\$872	\$1,134	\$1,418	\$1,701
48	\$301	\$471	\$529	\$667	\$743	\$954	\$307	\$616	\$910	\$1,187	\$1,484	\$1,780
49	\$314	\$494	\$558	\$703	\$781	\$1,005	\$320	\$640	\$949	\$1,240	\$1,549	\$1,859
50	\$326	\$515	\$587	\$736	\$820	\$1,058	\$333	\$666	\$987	\$1,291	\$1,614	\$1,938
51	\$341	\$537	\$616	\$772	\$859	\$1,111	\$346	\$691	\$1,026	\$1,344	\$1,680	\$2,016
52	\$354	\$560	\$645	\$807	\$897	\$1,163	\$359	\$716	\$1,064	\$1,396	\$1,745	\$2,094
53	\$359	\$566	\$653	\$817	\$907	\$1,177	\$362	\$725	\$1,077	\$1,413	\$1,767	\$2,119
54	\$363	\$572	\$661	\$827	\$918	\$1,192	\$367	\$733	\$1,092	\$1,431	\$1,788	\$2,147
55	\$367	\$579	\$667	\$836	\$929	\$1,206	\$371	\$743	\$1,105	\$1,447	\$1,811	\$2,172
56	\$371	\$587	\$675	\$846	\$941	\$1,220	\$376	\$751	\$1,118	\$1,465	\$1,832	\$2,198
57	\$376	\$593	\$683	\$855	\$952	\$1,235	\$379	\$761	\$1,130	\$1,483	\$1,852	\$2,224
58	\$396	\$624	\$722	\$902	\$1,002	\$1,302	\$399	\$798	\$1,185	\$1,557	\$1,946	\$2,335
59	\$413	\$654	\$759	\$949	\$1,053	\$1,372	\$416	\$835	\$1,241	\$1,631	\$2,037	\$2,446
60	\$433	\$685	\$798	\$994	\$1,103	\$1,441	\$436	\$872	\$1,296	\$1,704	\$2,131	\$2,557
61	\$450	\$714	\$835	\$1,040	\$1,155	\$1,508	\$453	\$909	\$1,352	\$1,778	\$2,222	\$2,668
62	\$470	\$745	\$872	\$1,087	\$1,204	\$1,577	\$473	\$946	\$1,407	\$1,852	\$2,316	\$2,779
63	\$523	\$831	\$976	\$1,214	\$1,346	\$1,766	\$526	\$1,052	\$1,568	\$2,065	\$2,581	\$3,097
64	\$577	\$918	\$1,079	\$1,341	\$1,486	\$1,954	\$579	\$1,159	\$1,727	\$2,277	\$2,846	\$3,415
65	\$630	\$1,003	\$1,183	\$1,468	\$1,626	\$2,142	\$634	\$1,267	\$1,888	\$2,489	\$3,111	\$3,734
66	\$683	\$1,090	\$1,286	\$1,595	\$1,766	\$2,330	\$687	\$1,375	\$2,047	\$2,701	\$3,377	\$4,052
67	\$738	\$1,175	\$1,391	\$1,722	\$1,907	\$2,518	\$740	\$1,481	\$2,208	\$2,914	\$3,642	\$4,371
68	\$815	\$1,301	\$1,539	\$1,905	\$2,106	\$2,788	\$818	\$1,637	\$2,439	\$3,219	\$4,023	\$4,827
69	\$892	\$1,425	\$1,688	\$2,087	\$2,307	\$3,058	\$896	\$1,791	\$2,669	\$3,523	\$4,404	\$5,285
70	\$970	\$1,549	\$1,838	\$2,270	\$2,508	\$3,329	\$973	\$1,946	\$2,901	\$3,829	\$4,787	\$5,744
71	\$1,047	\$1,674	\$1,986	\$2,452	\$2,709	\$3,597	\$1,050	\$2,100	\$3,132	\$4,134	\$5,168	\$6,202
72	\$1,126	\$1,798	\$2,135	\$2,636	\$2,910	\$3,867	\$1,129	\$2,256	\$3,364	\$4,440	\$5,549	\$6,660
73	\$1,264	\$2,020	\$2,401	\$2,960	\$3,267	\$4,350	\$1,265	\$2,531	\$3,774	\$4,982	\$6,226	\$7,472
74	\$1,401	\$2,242	\$2,666	\$3,285	\$3,624	\$4,832	\$1,404	\$2,808	\$4,184	\$5,523	\$6,903	\$8,284
75	\$1,539	\$2,463	\$2,933	\$3,610	\$3,981	\$5,314	\$1,542	\$3,083	\$4,594	\$6,065	\$7,580	\$9,096
76	\$1,677	\$2,685	\$3,198	\$3,935	\$4,340	\$5,797	\$1,679	\$3,359	\$5,004	\$6,606	\$8,257	\$9,908
77	\$1,815	\$2,907	\$3,464	\$4,260	\$4,697	\$6,279	\$1,817	\$3,634	\$5,416	\$7,148	\$8,934	\$10,722
78	\$2,110	\$3,378	\$4,010	\$4,916	\$5,414	\$7,276	\$2,111	\$4,223	\$6,205	\$8,276	\$10,346	\$12,415
79	\$2,402	\$3,851	\$4,557	\$5,573	\$6,130	\$8,272	\$2,406	\$4,813	\$6,996	\$9,407	\$11,758	\$14,110
80	\$2,697	\$4,322	\$5,104	\$6,229	\$6,847	\$9,269	\$2,700	\$5,401	\$7,788	\$10,536	\$13,170	\$15,803
81	\$2,989	\$4,795	\$5,651	\$6,887	\$7,564	\$10,265	\$2,994	\$5,990	\$8,577	\$11,664	\$14,581	\$17,498
82	\$3,284	\$5,266	\$6,197	\$7,545	\$8,281	\$11,261	\$3,288	\$6,578	\$9,368	\$12,795	\$15,993	\$19,191
83	\$3,612	\$5,792	\$6,818	\$8,299	\$9,109	\$12,388	\$3,616	\$7,236	\$10,304	\$14,073	\$17,593	\$21,111
84	\$3,941	\$6,319	\$7,437	\$9,053	\$9,937	\$13,514	\$3,944	\$7,894	\$11,242	\$15,353	\$19,191	\$23,030
85	\$4,269	\$6,845	\$8,056	\$9,807	\$10,766	\$14,639	\$4,274	\$8,551	\$12,179	\$16,633	\$20,791	\$24,950
86	\$4,599	\$7,373	\$8,677	\$10,561	\$11,592	\$15,766	\$4,602	\$9,211	\$13,115	\$17,913	\$22,390	\$26,868
87	\$4,927	\$7,898	\$9,296	\$11,315	\$12,420	\$16,892	\$4,932	\$9,868	\$14,052	\$19,191	\$23,990	\$28,788
88	\$5,257	\$8,426	\$9,917	\$12,070	\$13,248	\$18,018	\$5,260	\$10,526	\$14,988	\$20,471	\$25,590	\$30,706
89	\$5,585	\$8,952	\$10,536	\$12,825	\$14,076	\$19,145	\$5,589	\$11,184	\$15,926	\$21,751	\$27,188	\$32,626
90	\$5,914	\$9,479	\$11,155	\$13,580	\$14,905	\$20,270	\$5,917	\$11,841	\$16,863	\$23,030	\$28,788	\$34,545
91	\$6,242	\$10,005	\$11,775	\$14,334	\$15,733	\$21,396	\$6,247	\$12,499	\$17,799	\$24,310	\$30,386	\$36,465
92	\$6,572	\$10,532	\$12,394	\$15,088	\$16,561	\$22,523	\$6,575	\$13,157	\$18,736	\$25,590	\$31,986	\$38,383
93	\$6,900	\$11,058	\$13,015	\$15,842	\$17,389	\$23,649	\$6,903	\$13,814	\$19,672	\$26,868	\$33,586	\$40,303
94	\$7,228	\$11,586	\$13,634	\$16,596	\$18,217	\$24,774	\$7,233	\$14,472	\$20,610	\$28,148	\$35,185	\$42,221
95	\$7,558	\$12,111	\$14,255	\$17,352	\$19,045	\$25,902	\$7,561	\$15,131	\$21,546	\$29,428	\$36,785	\$44,141
96	\$7,886	\$12,639	\$14,874	\$18,106	\$19,873	\$27,027	\$7,890	\$15,789	\$22,483	\$30,706	\$38,383	\$46,061
97	\$8,215	\$13,165	\$15,493	\$18,860	\$20,701	\$28,153	\$8,218	\$16,447	\$23,421	\$31,986	\$39,983	\$47,980
98	\$8,543	\$13,692	\$16,114	\$19,614	\$21,530	\$29,280	\$8,548	\$17,104	\$24,356	\$33,266	\$41,583	\$49,899
99	\$8,873	\$14,218	\$16,733	\$20,369	\$22,358	\$30,406	\$8,876	\$17,762	\$25,294	\$34,545	\$43,181	\$51,818
100	\$9,201	\$14,745	\$17,354	\$21,123	\$23,186	\$31,531	\$9,206	\$18,420	\$26,230	\$35,825	\$44,781	\$53,738

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

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Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 0 days \$50	\$75K 0 days \$100	\$75K 0 days \$150	\$75K 0 days \$200	\$150k 0 days \$50	\$150k 0 days \$100	\$150k 0 days \$150	\$150k 0 days \$200	\$150k 0 days \$250	\$150k 0 days \$300
37	\$444	\$668	\$796	\$919	\$552	\$892	\$1,107	\$1,300	\$1,447	\$1,592
38	\$444	\$668	\$796	\$919	\$552	\$892	\$1,107	\$1,300	\$1,447	\$1,592
39	\$444	\$668	\$796	\$919	\$552	\$892	\$1,107	\$1,300	\$1,447	\$1,592
40	\$444	\$668	\$796	\$919	\$552	\$892	\$1,107	\$1,300	\$1,447	\$1,592
41	\$444	\$668	\$796	\$919	\$552	\$892	\$1,107	\$1,300	\$1,447	\$1,592
42	\$444	\$668	\$796	\$919	\$552	\$892	\$1,107	\$1,300	\$1,447	\$1,592
43	\$451	\$680	\$810	\$933	\$562	\$909	\$1,124	\$1,322	\$1,471	\$1,618
44	\$458	\$690	\$822	\$948	\$572	\$924	\$1,143	\$1,343	\$1,495	\$1,645
45	\$466	\$702	\$837	\$965	\$581	\$938	\$1,163	\$1,365	\$1,520	\$1,672
46	\$473	\$714	\$849	\$979	\$591	\$953	\$1,179	\$1,387	\$1,544	\$1,698
47	\$480	\$724	\$863	\$994	\$598	\$967	\$1,199	\$1,409	\$1,568	\$1,725
48	\$509	\$765	\$909	\$1,044	\$632	\$1,025	\$1,269	\$1,491	\$1,655	\$1,819
49	\$540	\$806	\$955	\$1,093	\$663	\$1,081	\$1,339	\$1,573	\$1,741	\$1,910
50	\$569	\$844	\$1,001	\$1,143	\$695	\$1,136	\$1,409	\$1,652	\$1,828	\$2,004
51	\$598	\$885	\$1,049	\$1,194	\$726	\$1,192	\$1,479	\$1,734	\$1,915	\$2,096
52	\$627	\$926	\$1,095	\$1,242	\$757	\$1,249	\$1,551	\$1,816	\$2,002	\$2,190
53	\$634	\$938	\$1,107	\$1,257	\$767	\$1,264	\$1,570	\$1,838	\$2,028	\$2,217
54	\$642	\$948	\$1,122	\$1,274	\$777	\$1,278	\$1,587	\$1,862	\$2,053	\$2,243
55	\$651	\$960	\$1,136	\$1,288	\$786	\$1,295	\$1,606	\$1,884	\$2,077	\$2,270
56	\$658	\$972	\$1,148	\$1,302	\$794	\$1,310	\$1,626	\$1,905	\$2,101	\$2,296
57	\$666	\$984	\$1,163	\$1,319	\$803	\$1,324	\$1,645	\$1,927	\$2,125	\$2,323
58	\$702	\$1,035	\$1,220	\$1,382	\$847	\$1,399	\$1,737	\$2,031	\$2,236	\$2,441
59	\$738	\$1,088	\$1,281	\$1,445	\$890	\$1,474	\$1,826	\$2,135	\$2,347	\$2,559
60	\$774	\$1,141	\$1,339	\$1,508	\$931	\$1,546	\$1,915	\$2,238	\$2,458	\$2,677
61	\$810	\$1,194	\$1,399	\$1,573	\$974	\$1,621	\$2,007	\$2,342	\$2,569	\$2,796
62	\$849	\$1,247	\$1,457	\$1,635	\$1,015	\$1,693	\$2,096	\$2,446	\$2,680	\$2,914
63	\$948	\$1,389	\$1,621	\$1,814	\$1,136	\$1,896	\$2,342	\$2,728	\$2,984	\$3,242
64	\$1,049	\$1,534	\$1,785	\$1,995	\$1,254	\$2,098	\$2,588	\$3,013	\$3,290	\$3,567
65	\$1,151	\$1,679	\$1,946	\$2,176	\$1,372	\$2,301	\$2,834	\$3,295	\$3,594	\$3,893
66	\$1,252	\$1,823	\$2,111	\$2,354	\$1,493	\$2,504	\$3,080	\$3,579	\$3,900	\$4,221
67	\$1,353	\$1,968	\$2,272	\$2,535	\$1,611	\$2,704	\$3,326	\$3,862	\$4,204	\$4,547
68	\$1,498	\$2,173	\$2,504	\$2,788	\$1,782	\$2,996	\$3,678	\$4,262	\$4,636	\$5,007
69	\$1,645	\$2,378	\$2,735	\$3,042	\$1,954	\$3,285	\$4,028	\$4,662	\$5,068	\$5,470
70	\$1,790	\$2,581	\$2,967	\$3,295	\$2,125	\$3,577	\$4,380	\$5,063	\$5,497	\$5,931
71	\$1,934	\$2,786	\$3,196	\$3,548	\$2,299	\$3,869	\$4,730	\$5,463	\$5,929	\$6,394
72	\$2,079	\$2,991	\$3,427	\$3,801	\$2,470	\$4,158	\$5,082	\$5,864	\$6,360	\$6,855
73	\$2,340	\$3,360	\$3,845	\$4,260	\$2,776	\$4,679	\$5,707	\$6,580	\$7,132	\$7,687
74	\$2,600	\$3,727	\$4,260	\$4,718	\$3,083	\$5,198	\$6,334	\$7,294	\$7,907	\$8,519
75	\$2,861	\$4,096	\$4,674	\$5,176	\$3,389	\$5,719	\$6,959	\$8,010	\$8,678	\$9,349
76	\$3,119	\$4,462	\$5,092	\$5,634	\$3,695	\$6,240	\$7,586	\$8,724	\$9,453	\$10,181
77	\$3,379	\$4,829	\$5,507	\$6,093	\$3,999	\$6,758	\$8,210	\$9,438	\$10,227	\$11,013
78	\$3,910	\$5,536	\$6,281	\$7,050	\$4,650	\$7,822	\$9,443	\$10,924	\$11,742	\$12,562
79	\$4,443	\$6,240	\$7,058	\$8,008	\$5,299	\$8,883	\$10,673	\$12,407	\$13,259	\$14,113
80	\$4,974	\$6,944	\$7,832	\$8,965	\$5,950	\$9,947	\$11,906	\$13,891	\$14,776	\$15,664
81	\$5,504	\$7,648	\$8,606	\$9,925	\$6,599	\$11,011	\$13,136	\$15,374	\$16,293	\$17,212
82	\$6,035	\$8,355	\$9,383	\$10,883	\$7,248	\$12,072	\$14,368	\$16,857	\$17,810	\$18,763
83	\$6,693	\$9,197	\$10,321	\$11,971	\$8,039	\$13,290	\$15,934	\$18,695	\$19,607	\$20,639
84	\$7,352	\$10,041	\$11,259	\$13,059	\$8,830	\$14,508	\$17,501	\$20,533	\$21,404	\$22,516
85	\$8,010	\$10,883	\$12,197	\$14,149	\$9,619	\$15,726	\$19,067	\$22,371	\$23,201	\$24,393
86	\$8,669	\$11,727	\$13,136	\$15,237	\$10,410	\$16,944	\$20,632	\$24,209	\$24,998	\$26,269
87	\$9,325	\$12,569	\$14,074	\$16,324	\$11,201	\$18,162	\$22,200	\$26,047	\$26,795	\$28,146
88	\$9,983	\$13,411	\$15,012	\$17,412	\$11,990	\$19,380	\$23,765	\$27,885	\$28,592	\$30,022
89	\$10,642	\$14,255	\$15,951	\$18,502	\$12,781	\$20,598	\$25,331	\$29,723	\$30,389	\$31,899
90	\$11,300	\$15,097	\$16,889	\$19,590	\$13,572	\$21,819	\$26,899	\$31,561	\$32,186	\$33,775
91	\$11,959	\$15,941	\$17,827	\$20,678	\$14,361	\$23,037	\$28,464	\$33,399	\$33,983	\$35,654
92	\$12,615	\$16,783	\$18,765	\$21,768	\$15,152	\$24,255	\$30,032	\$35,237	\$35,780	\$37,531
93	\$13,273	\$17,627	\$19,704	\$22,856	\$15,943	\$25,473	\$31,597	\$37,075	\$37,577	\$39,407
94	\$13,932	\$18,469	\$20,642	\$23,944	\$16,732	\$26,691	\$33,163	\$38,913	\$39,373	\$41,284
95	\$14,590	\$19,313	\$21,580	\$25,034	\$17,523	\$27,909	\$34,730	\$40,751	\$41,170	\$43,160
96	\$15,249	\$20,155	\$22,518	\$26,122	\$18,312	\$29,127	\$36,296	\$42,586	\$42,967	\$45,037
97	\$15,905	\$20,999	\$23,457	\$27,210	\$19,103	\$30,345	\$37,864	\$44,424	\$44,764	\$46,913
98	\$16,563	\$21,841	\$24,395	\$28,300	\$19,894	\$31,563	\$39,429	\$46,262	\$46,561	\$48,790
99	\$17,222	\$22,685	\$25,333	\$29,388	\$20,683	\$32,781	\$40,994	\$48,100	\$48,358	\$50,666
100	\$17,880	\$23,527	\$26,272	\$30,476	\$21,474	\$34,000	\$42,562	\$49,938	\$50,155	\$52,543

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Rate Sheets with Proposed Premium Rate Increase

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300	0 days \$50	0 days \$100	0 days \$150	0 days \$200	0 days \$250	0 days \$300
37	\$589	\$1,064	\$1,375	\$1,628	\$1,843	\$2,103	\$598	\$1,141	\$1,399	\$2,127	\$2,407	\$2,747
38	\$589	\$1,064	\$1,375	\$1,628	\$1,843	\$2,103	\$598	\$1,141	\$1,399	\$2,127	\$2,407	\$2,747
39	\$589	\$1,064	\$1,375	\$1,628	\$1,843	\$2,103	\$598	\$1,141	\$1,399	\$2,127	\$2,407	\$2,747
40	\$589	\$1,064	\$1,375	\$1,628	\$1,843	\$2,103	\$598	\$1,141	\$1,399	\$2,127	\$2,407	\$2,747
41	\$589	\$1,064	\$1,375	\$1,628	\$1,843	\$2,103	\$598	\$1,141	\$1,399	\$2,127	\$2,407	\$2,747
42	\$589	\$1,064	\$1,375	\$1,628	\$1,843	\$2,103	\$598	\$1,141	\$1,399	\$2,127	\$2,407	\$3,924
43	\$601	\$1,081	\$1,397	\$1,657	\$1,874	\$2,139	\$608	\$1,158	\$1,423	\$2,164	\$2,448	\$3,736
44	\$610	\$1,100	\$1,421	\$1,684	\$1,905	\$2,173	\$617	\$1,177	\$1,445	\$2,197	\$2,489	\$3,546
45	\$620	\$1,117	\$1,442	\$1,710	\$1,937	\$2,209	\$630	\$1,196	\$1,469	\$2,234	\$2,528	\$3,355
46	\$630	\$1,134	\$1,464	\$1,737	\$1,966	\$2,243	\$639	\$1,216	\$1,493	\$2,270	\$2,569	\$3,167
47	\$639	\$1,153	\$1,488	\$1,766	\$1,997	\$2,279	\$649	\$1,235	\$1,515	\$2,306	\$2,607	\$2,976
48	\$668	\$1,216	\$1,575	\$1,869	\$2,115	\$2,419	\$678	\$1,295	\$1,602	\$2,434	\$2,755	\$3,150
49	\$699	\$1,281	\$1,662	\$1,973	\$2,231	\$2,559	\$707	\$1,356	\$1,688	\$2,562	\$2,899	\$3,324
50	\$728	\$1,346	\$1,749	\$2,077	\$2,349	\$2,699	\$736	\$1,416	\$1,775	\$2,689	\$3,044	\$3,497
51	\$760	\$1,409	\$1,836	\$2,180	\$2,465	\$2,841	\$765	\$1,476	\$1,862	\$2,817	\$3,189	\$3,671
52	\$789	\$1,474	\$1,922	\$2,284	\$2,583	\$2,981	\$794	\$1,536	\$1,949	\$2,945	\$3,333	\$3,845
53	\$798	\$1,491	\$1,946	\$2,311	\$2,615	\$3,017	\$803	\$1,556	\$1,973	\$2,984	\$3,374	\$3,893
54	\$810	\$1,510	\$1,971	\$2,340	\$2,646	\$3,054	\$813	\$1,575	\$1,997	\$3,020	\$3,415	\$3,941
55	\$820	\$1,527	\$1,995	\$2,369	\$2,680	\$3,090	\$822	\$1,594	\$2,021	\$3,056	\$3,456	\$3,987
56	\$830	\$1,546	\$2,016	\$2,395	\$2,711	\$3,126	\$835	\$1,614	\$2,045	\$3,092	\$3,497	\$4,035
57	\$839	\$1,563	\$2,041	\$2,424	\$2,742	\$3,165	\$844	\$1,631	\$2,069	\$3,128	\$3,538	\$4,084
58	\$880	\$1,647	\$2,154	\$2,559	\$2,892	\$3,345	\$885	\$1,715	\$2,183	\$3,295	\$3,727	\$4,308
59	\$921	\$1,732	\$2,267	\$2,692	\$3,044	\$3,526	\$926	\$1,797	\$2,299	\$3,464	\$3,915	\$4,535
60	\$962	\$1,816	\$2,381	\$2,827	\$3,193	\$3,705	\$967	\$1,881	\$2,412	\$3,632	\$4,103	\$4,761
61	\$1,003	\$1,901	\$2,494	\$2,960	\$3,343	\$3,886	\$1,008	\$1,963	\$2,525	\$3,799	\$4,291	\$4,988
62	\$1,047	\$1,983	\$2,607	\$3,095	\$3,493	\$4,067	\$1,049	\$2,045	\$2,639	\$3,968	\$4,479	\$5,212
63	\$1,165	\$2,217	\$2,919	\$3,464	\$3,903	\$4,556	\$1,170	\$2,284	\$2,952	\$4,436	\$5,000	\$5,837
64	\$1,286	\$2,453	\$3,230	\$3,830	\$4,315	\$5,046	\$1,290	\$2,521	\$3,266	\$4,904	\$5,521	\$6,459
65	\$1,406	\$2,687	\$3,541	\$4,199	\$4,725	\$5,536	\$1,409	\$2,757	\$3,582	\$5,372	\$6,044	\$7,082
66	\$1,524	\$2,921	\$3,852	\$4,568	\$5,135	\$6,025	\$1,529	\$2,993	\$3,895	\$5,842	\$6,565	\$7,704
67	\$1,645	\$3,155	\$4,163	\$4,935	\$5,545	\$6,515	\$1,650	\$3,230	\$4,209	\$6,310	\$7,089	\$8,326
68	\$1,819	\$3,493	\$4,609	\$5,461	\$6,129	\$7,207	\$1,823	\$3,572	\$4,660	\$6,985	\$7,839	\$9,221
69	\$1,992	\$3,830	\$5,056	\$5,987	\$6,715	\$7,902	\$1,995	\$3,915	\$5,111	\$7,661	\$8,592	\$10,114
70	\$2,164	\$4,168	\$5,502	\$6,510	\$7,299	\$8,596	\$2,168	\$4,255	\$5,562	\$8,336	\$9,344	\$11,006
71	\$2,337	\$4,506	\$5,948	\$7,036	\$7,885	\$9,291	\$2,342	\$4,597	\$6,011	\$9,011	\$10,097	\$11,898
72	\$2,511	\$4,843	\$6,394	\$7,559	\$8,469	\$9,983	\$2,516	\$4,940	\$6,462	\$9,684	\$10,849	\$12,791
73	\$2,820	\$5,446	\$7,193	\$8,497	\$9,513	\$11,221	\$2,822	\$5,548	\$7,267	\$10,893	\$12,193	\$14,385
74	\$3,128	\$6,049	\$7,991	\$9,433	\$10,555	\$12,458	\$3,131	\$6,158	\$8,071	\$12,099	\$13,539	\$15,980
75	\$3,435	\$6,652	\$8,787	\$10,369	\$11,599	\$13,695	\$3,440	\$6,768	\$8,876	\$13,307	\$14,884	\$17,576
76	\$3,743	\$7,258	\$9,585	\$11,305	\$12,641	\$14,933	\$3,746	\$7,376	\$9,679	\$14,513	\$16,228	\$19,171
77	\$4,052	\$7,861	\$10,381	\$12,243	\$13,686	\$16,170	\$4,055	\$7,986	\$10,485	\$15,721	\$17,574	\$20,765
78	\$4,706	\$9,139	\$12,029	\$14,031	\$15,736	\$18,736	\$4,711	\$9,269	\$12,140	\$18,015	\$20,208	\$24,060
79	\$5,359	\$10,417	\$13,676	\$15,818	\$17,789	\$21,303	\$5,364	\$10,553	\$13,794	\$20,311	\$22,844	\$27,354
80	\$6,013	\$11,693	\$15,323	\$17,605	\$19,841	\$23,869	\$6,020	\$11,833	\$15,449	\$22,608	\$25,478	\$30,649
81	\$6,667	\$12,972	\$16,971	\$19,392	\$21,894	\$26,433	\$6,676	\$13,116	\$17,103	\$24,901	\$28,114	\$33,944
82	\$7,320	\$14,250	\$18,618	\$21,180	\$23,946	\$28,999	\$7,330	\$14,400	\$18,756	\$27,198	\$30,748	\$37,239
83	\$8,119	\$15,688	\$20,480	\$23,298	\$26,556	\$31,899	\$8,131	\$15,869	\$20,632	\$29,916	\$34,101	\$40,963
84	\$8,915	\$17,125	\$22,342	\$25,415	\$29,168	\$34,800	\$8,929	\$17,335	\$22,509	\$32,637	\$37,454	\$44,687
85	\$9,713	\$18,563	\$24,204	\$27,533	\$31,778	\$37,700	\$9,730	\$18,804	\$24,383	\$35,358	\$40,806	\$48,411
86	\$10,511	\$20,000	\$26,066	\$29,651	\$34,388	\$40,599	\$10,531	\$20,273	\$26,259	\$38,076	\$44,159	\$52,135
87	\$11,310	\$21,438	\$27,929	\$31,771	\$37,000	\$43,500	\$11,329	\$21,739	\$28,136	\$40,797	\$47,512	\$55,857
88	\$12,108	\$22,878	\$29,791	\$33,889	\$39,610	\$46,400	\$12,130	\$23,208	\$30,010	\$43,515	\$50,862	\$59,581
89	\$12,907	\$24,315	\$31,653	\$36,006	\$42,220	\$49,299	\$12,928	\$24,677	\$31,887	\$46,236	\$54,215	\$63,305
90	\$13,705	\$25,753	\$33,515	\$38,124	\$44,829	\$52,201	\$13,729	\$26,146	\$33,763	\$48,954	\$57,567	\$67,029
91	\$14,501	\$27,190	\$35,377	\$40,242	\$47,442	\$55,100	\$14,527	\$27,613	\$35,637	\$51,675	\$60,920	\$70,754
92	\$15,299	\$28,628	\$37,239	\$42,360	\$50,051	\$57,999	\$15,328	\$29,081	\$37,514	\$54,395	\$64,273	\$74,478
93	\$16,098	\$30,066	\$39,101	\$44,477	\$52,661	\$60,901	\$16,127	\$30,550	\$39,390	\$57,114	\$67,623	\$78,202
94	\$16,896	\$31,503	\$40,963	\$46,595	\$55,273	\$63,800	\$16,927	\$32,017	\$41,264	\$59,834	\$70,976	\$81,926
95	\$17,694	\$32,941	\$42,825	\$48,713	\$57,883	\$66,699	\$17,726	\$33,486	\$43,141	\$62,553	\$74,328	\$85,650
96	\$18,493	\$34,378	\$44,687	\$50,833	\$60,493	\$69,601	\$18,527	\$34,955	\$45,015	\$65,274	\$77,681	\$89,374
97	\$19,289	\$35,816	\$46,549	\$52,951	\$63,105	\$72,500	\$19,325	\$36,424	\$46,892	\$67,992	\$81,034	\$93,096
98	\$20,087	\$37,253	\$48,411	\$55,068	\$65,715	\$75,399	\$20,126	\$37,890	\$48,768	\$70,713	\$84,384	\$96,820
99	\$20,886	\$38,691	\$50,273	\$57,186	\$68,325	\$78,301	\$20,924	\$39,359	\$50,642	\$73,433	\$87,737	\$100,544
100	\$21,684	\$40,128	\$52,135	\$59,304	\$70,937	\$81,200	\$21,725	\$40,828	\$52,519	\$76,152	\$91,089	\$104,268

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Rate Sheets with Proposed Premium Rate Increase

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	Unlimited 0 days \$50	Unlimited 0 days \$100	Unlimited 0 days \$150	Unlimited 0 days \$200	Unlimited 0 days \$250	Unlimited 0 days \$300	\$75K 30 days \$50	\$75K 30 days \$100	\$75K 30 days \$150	\$75K 30 days \$200
37	\$608	\$1,216	\$1,792	\$2,335	\$2,919	\$3,502	\$408	\$615	\$733	\$844
38	\$608	\$1,216	\$1,792	\$2,335	\$2,919	\$3,502	\$408	\$615	\$733	\$844
39	\$608	\$1,216	\$1,792	\$2,335	\$2,919	\$3,502	\$408	\$615	\$733	\$844
40	\$608	\$1,216	\$1,792	\$2,335	\$2,919	\$3,502	\$408	\$615	\$733	\$844
41	\$608	\$1,216	\$1,792	\$2,335	\$2,919	\$3,502	\$408	\$615	\$733	\$844
42	\$608	\$1,216	\$1,792	\$2,335	\$2,919	\$3,502	\$408	\$615	\$733	\$844
43	\$617	\$1,235	\$1,823	\$2,373	\$2,967	\$3,560	\$415	\$625	\$745	\$859
44	\$627	\$1,257	\$1,852	\$2,412	\$3,015	\$3,618	\$420	\$634	\$757	\$873
45	\$639	\$1,276	\$1,884	\$2,451	\$3,063	\$3,676	\$427	\$644	\$769	\$888
46	\$649	\$1,298	\$1,913	\$2,489	\$3,111	\$3,734	\$434	\$654	\$781	\$902
47	\$658	\$1,317	\$1,942	\$2,528	\$3,160	\$3,792	\$441	\$666	\$794	\$914
48	\$687	\$1,372	\$2,028	\$2,646	\$3,307	\$3,970	\$468	\$702	\$837	\$960
49	\$714	\$1,430	\$2,118	\$2,764	\$3,456	\$4,146	\$494	\$740	\$878	\$1,006
50	\$743	\$1,486	\$2,205	\$2,882	\$3,604	\$4,322	\$523	\$777	\$921	\$1,052
51	\$772	\$1,544	\$2,291	\$3,001	\$3,751	\$4,501	\$550	\$815	\$965	\$1,097
52	\$798	\$1,599	\$2,378	\$3,119	\$3,898	\$4,677	\$576	\$851	\$1,008	\$1,143
53	\$808	\$1,621	\$2,407	\$3,157	\$3,946	\$4,735	\$584	\$863	\$1,020	\$1,158
54	\$818	\$1,640	\$2,436	\$3,193	\$3,994	\$4,793	\$591	\$873	\$1,032	\$1,172
55	\$827	\$1,659	\$2,465	\$3,232	\$4,043	\$4,851	\$598	\$883	\$1,044	\$1,187
56	\$837	\$1,679	\$2,496	\$3,271	\$4,088	\$4,908	\$605	\$895	\$1,056	\$1,199
57	\$849	\$1,698	\$2,525	\$3,309	\$4,137	\$4,964	\$613	\$905	\$1,069	\$1,213
58	\$890	\$1,780	\$2,648	\$3,476	\$4,344	\$5,212	\$646	\$953	\$1,124	\$1,271
59	\$931	\$1,862	\$2,771	\$3,640	\$4,549	\$5,458	\$680	\$1,001	\$1,177	\$1,329
60	\$972	\$1,946	\$2,894	\$3,804	\$4,754	\$5,707	\$714	\$1,049	\$1,233	\$1,389
61	\$1,013	\$2,028	\$3,017	\$3,968	\$4,961	\$5,953	\$748	\$1,097	\$1,286	\$1,447
62	\$1,054	\$2,111	\$3,140	\$4,134	\$5,167	\$6,201	\$781	\$1,146	\$1,341	\$1,505
63	\$1,175	\$2,349	\$3,497	\$4,607	\$5,760	\$6,910	\$873	\$1,278	\$1,491	\$1,669
64	\$1,295	\$2,588	\$3,854	\$5,080	\$6,351	\$7,622	\$967	\$1,411	\$1,640	\$1,836
65	\$1,413	\$2,827	\$4,211	\$5,555	\$6,944	\$8,331	\$1,059	\$1,544	\$1,790	\$2,002
66	\$1,534	\$3,068	\$4,571	\$6,028	\$7,535	\$9,043	\$1,153	\$1,676	\$1,942	\$2,166
67	\$1,652	\$3,307	\$4,928	\$6,503	\$8,126	\$9,752	\$1,245	\$1,811	\$2,091	\$2,332
68	\$1,826	\$3,652	\$5,444	\$7,183	\$8,980	\$10,774	\$1,380	\$2,000	\$2,303	\$2,564
69	\$2,000	\$3,997	\$5,960	\$7,866	\$9,831	\$11,797	\$1,512	\$2,188	\$2,516	\$2,798
70	\$2,173	\$4,344	\$6,474	\$8,548	\$10,685	\$12,820	\$1,645	\$2,376	\$2,728	\$3,032
71	\$2,344	\$4,689	\$6,990	\$9,228	\$11,537	\$13,842	\$1,780	\$2,564	\$2,940	\$3,263
72	\$2,518	\$5,034	\$7,506	\$9,911	\$12,388	\$14,865	\$1,913	\$2,752	\$3,155	\$3,497
73	\$2,827	\$5,651	\$8,423	\$11,119	\$13,900	\$16,679	\$2,152	\$3,090	\$3,536	\$3,920
74	\$3,133	\$6,266	\$9,339	\$12,328	\$15,410	\$18,493	\$2,393	\$3,427	\$3,920	\$4,342
75	\$3,442	\$6,881	\$10,253	\$13,536	\$16,920	\$20,304	\$2,631	\$3,768	\$4,301	\$4,761
76	\$3,748	\$7,496	\$11,170	\$14,745	\$18,433	\$22,118	\$2,870	\$4,105	\$4,684	\$5,183
77	\$4,057	\$8,112	\$12,087	\$15,953	\$19,942	\$23,932	\$3,109	\$4,443	\$5,065	\$5,605
78	\$4,711	\$9,400	\$13,850	\$18,283	\$22,854	\$27,424	\$3,599	\$5,092	\$5,779	\$6,459
79	\$5,367	\$10,688	\$15,615	\$20,613	\$25,765	\$30,919	\$4,086	\$5,741	\$6,491	\$7,311
80	\$6,023	\$11,976	\$17,381	\$22,943	\$28,676	\$34,412	\$4,576	\$6,389	\$7,205	\$8,165
81	\$6,679	\$13,264	\$19,144	\$25,271	\$31,590	\$37,907	\$5,065	\$7,038	\$7,919	\$9,016
82	\$7,335	\$14,552	\$20,910	\$27,601	\$34,501	\$41,400	\$5,552	\$7,687	\$8,630	\$9,867
83	\$8,133	\$16,021	\$23,001	\$30,360	\$37,950	\$45,541	\$6,158	\$8,461	\$9,494	\$10,856
84	\$8,934	\$17,489	\$25,090	\$33,119	\$41,400	\$49,680	\$6,763	\$9,238	\$10,357	\$11,843
85	\$9,735	\$18,956	\$27,181	\$35,881	\$44,851	\$53,821	\$7,369	\$10,012	\$11,221	\$12,829
86	\$10,533	\$20,425	\$29,272	\$38,640	\$48,300	\$57,960	\$7,974	\$10,789	\$12,084	\$13,816
87	\$11,334	\$21,894	\$31,363	\$41,400	\$51,749	\$62,102	\$8,579	\$11,563	\$12,948	\$14,805
88	\$12,132	\$23,363	\$33,454	\$44,161	\$55,201	\$66,241	\$9,185	\$12,340	\$13,811	\$15,791
89	\$12,933	\$24,829	\$35,546	\$46,921	\$58,650	\$70,380	\$9,790	\$13,114	\$14,675	\$16,778
90	\$13,732	\$26,298	\$37,637	\$49,680	\$62,102	\$74,521	\$10,396	\$13,891	\$15,538	\$17,764
91	\$14,532	\$27,767	\$39,728	\$52,442	\$65,551	\$78,660	\$11,001	\$14,665	\$16,399	\$18,751
92	\$15,331	\$29,233	\$41,817	\$55,201	\$69,000	\$82,802	\$11,607	\$15,439	\$17,263	\$19,740
93	\$16,131	\$30,702	\$43,908	\$57,960	\$72,452	\$86,941	\$12,212	\$16,216	\$18,126	\$20,726
94	\$16,930	\$32,171	\$45,999	\$60,720	\$75,901	\$91,082	\$12,817	\$16,990	\$18,990	\$21,713
95	\$17,731	\$33,638	\$48,090	\$63,481	\$79,350	\$95,221	\$13,423	\$17,767	\$19,853	\$22,699
96	\$18,529	\$35,107	\$50,182	\$66,241	\$82,802	\$99,360	\$14,028	\$18,541	\$20,717	\$23,688
97	\$19,330	\$36,576	\$52,273	\$69,000	\$86,251	\$103,501	\$14,634	\$19,318	\$21,580	\$24,675
98	\$20,128	\$38,044	\$54,364	\$71,762	\$89,700	\$107,640	\$15,239	\$20,092	\$22,444	\$25,661
99	\$20,929	\$39,511	\$56,455	\$74,521	\$93,151	\$111,782	\$15,844	\$20,869	\$23,305	\$26,648
100	\$21,727	\$40,980	\$58,544	\$77,280	\$96,601	\$115,921	\$16,450	\$21,643	\$24,168	\$27,634

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$150k 30 days \$50	\$150k 30 days \$100	\$150k 30 days \$150	\$150k 30 days \$200	\$150k 30 days \$250	\$150k 30 days \$300	\$250K 30 days \$50	\$250K 30 days \$100	\$250K 30 days \$150	\$250K 30 days \$200	\$250K 30 days \$250	\$250K 30 days \$300
37	\$507	\$820	\$1,018	\$1,196	\$1,343	\$1,464	\$540	\$979	\$1,264	\$1,498	\$1,698	\$1,850
38	\$507	\$820	\$1,018	\$1,196	\$1,343	\$1,464	\$540	\$979	\$1,264	\$1,498	\$1,698	\$1,850
39	\$507	\$820	\$1,018	\$1,196	\$1,343	\$1,464	\$540	\$979	\$1,264	\$1,498	\$1,698	\$1,850
40	\$507	\$820	\$1,018	\$1,196	\$1,343	\$1,464	\$540	\$979	\$1,264	\$1,498	\$1,698	\$1,850
41	\$507	\$820	\$1,018	\$1,196	\$1,343	\$1,464	\$540	\$979	\$1,264	\$1,498	\$1,698	\$1,850
42	\$507	\$820	\$1,018	\$1,196	\$1,343	\$1,464	\$540	\$979	\$1,264	\$1,498	\$1,698	\$1,850
43	\$516	\$835	\$1,035	\$1,218	\$1,365	\$1,488	\$550	\$994	\$1,286	\$1,524	\$1,725	\$1,881
44	\$523	\$849	\$1,052	\$1,237	\$1,387	\$1,515	\$560	\$1,011	\$1,307	\$1,549	\$1,754	\$1,913
45	\$533	\$861	\$1,069	\$1,257	\$1,411	\$1,539	\$567	\$1,028	\$1,327	\$1,573	\$1,782	\$1,944
46	\$540	\$876	\$1,085	\$1,278	\$1,433	\$1,563	\$576	\$1,044	\$1,348	\$1,599	\$1,809	\$1,973
47	\$550	\$890	\$1,102	\$1,298	\$1,454	\$1,587	\$586	\$1,061	\$1,370	\$1,623	\$1,838	\$2,004
48	\$579	\$941	\$1,167	\$1,372	\$1,536	\$1,672	\$615	\$1,119	\$1,450	\$1,720	\$1,946	\$2,118
49	\$608	\$991	\$1,233	\$1,447	\$1,618	\$1,758	\$642	\$1,177	\$1,529	\$1,814	\$2,053	\$2,229
50	\$637	\$1,044	\$1,298	\$1,522	\$1,700	\$1,843	\$671	\$1,237	\$1,609	\$1,910	\$2,161	\$2,342
51	\$668	\$1,095	\$1,360	\$1,597	\$1,782	\$1,930	\$697	\$1,295	\$1,688	\$2,004	\$2,270	\$2,455
52	\$697	\$1,148	\$1,425	\$1,672	\$1,864	\$2,014	\$726	\$1,356	\$1,768	\$2,101	\$2,376	\$2,566
53	\$704	\$1,163	\$1,442	\$1,691	\$1,889	\$2,038	\$736	\$1,372	\$1,790	\$2,125	\$2,405	\$2,598
54	\$714	\$1,177	\$1,462	\$1,713	\$1,910	\$2,065	\$745	\$1,389	\$1,811	\$2,152	\$2,434	\$2,629
55	\$721	\$1,189	\$1,479	\$1,734	\$1,934	\$2,089	\$753	\$1,404	\$1,836	\$2,178	\$2,465	\$2,663
56	\$731	\$1,204	\$1,495	\$1,754	\$1,956	\$2,113	\$762	\$1,421	\$1,857	\$2,205	\$2,494	\$2,694
57	\$740	\$1,218	\$1,515	\$1,775	\$1,980	\$2,139	\$772	\$1,438	\$1,879	\$2,229	\$2,523	\$2,726
58	\$779	\$1,286	\$1,597	\$1,869	\$2,084	\$2,248	\$810	\$1,515	\$1,983	\$2,354	\$2,660	\$2,870
59	\$818	\$1,356	\$1,679	\$1,963	\$2,188	\$2,357	\$847	\$1,592	\$2,086	\$2,477	\$2,800	\$3,015
60	\$856	\$1,423	\$1,763	\$2,060	\$2,291	\$2,465	\$885	\$1,672	\$2,190	\$2,600	\$2,938	\$3,160
61	\$897	\$1,491	\$1,845	\$2,154	\$2,395	\$2,571	\$924	\$1,749	\$2,294	\$2,723	\$3,075	\$3,304
62	\$936	\$1,558	\$1,930	\$2,248	\$2,499	\$2,680	\$962	\$1,826	\$2,398	\$2,846	\$3,215	\$3,449
63	\$1,044	\$1,744	\$2,154	\$2,511	\$2,783	\$2,981	\$1,073	\$2,041	\$2,685	\$3,186	\$3,591	\$3,845
64	\$1,155	\$1,930	\$2,381	\$2,771	\$3,068	\$3,280	\$1,182	\$2,255	\$2,972	\$3,524	\$3,968	\$4,243
65	\$1,264	\$2,115	\$2,607	\$3,032	\$3,355	\$3,582	\$1,293	\$2,472	\$3,259	\$3,864	\$4,346	\$4,641
66	\$1,372	\$2,301	\$2,834	\$3,292	\$3,640	\$3,881	\$1,404	\$2,687	\$3,543	\$4,202	\$4,723	\$5,039
67	\$1,481	\$2,489	\$3,061	\$3,553	\$3,924	\$4,182	\$1,512	\$2,902	\$3,830	\$4,539	\$5,101	\$5,437
68	\$1,640	\$2,755	\$3,384	\$3,922	\$4,327	\$4,607	\$1,672	\$3,213	\$4,240	\$5,024	\$5,639	\$6,003
69	\$1,797	\$3,022	\$3,707	\$4,291	\$4,730	\$5,031	\$1,831	\$3,524	\$4,653	\$5,507	\$6,177	\$6,570
70	\$1,956	\$3,290	\$4,028	\$4,658	\$5,133	\$5,458	\$1,990	\$3,835	\$5,063	\$5,989	\$6,715	\$7,140
71	\$2,115	\$3,558	\$4,351	\$5,027	\$5,536	\$5,883	\$2,149	\$4,144	\$5,473	\$6,471	\$7,253	\$7,706
72	\$2,272	\$3,825	\$4,674	\$5,396	\$5,938	\$6,307	\$2,308	\$4,455	\$5,883	\$6,956	\$7,791	\$8,276
73	\$2,554	\$4,305	\$5,251	\$6,054	\$6,660	\$7,072	\$2,593	\$5,010	\$6,619	\$7,817	\$8,751	\$9,293
74	\$2,837	\$4,783	\$5,827	\$6,710	\$7,381	\$7,837	\$2,878	\$5,564	\$7,352	\$8,678	\$9,711	\$10,309
75	\$3,116	\$5,261	\$6,401	\$7,369	\$8,102	\$8,601	\$3,160	\$6,122	\$8,085	\$9,539	\$10,671	\$11,327
76	\$3,399	\$5,741	\$6,978	\$8,027	\$8,823	\$9,366	\$3,444	\$6,676	\$8,818	\$10,401	\$11,631	\$12,345
77	\$3,681	\$6,218	\$7,554	\$8,683	\$9,544	\$10,130	\$3,729	\$7,231	\$9,552	\$11,264	\$12,591	\$13,365
78	\$4,250	\$7,195	\$8,686	\$10,022	\$10,987	\$11,558	\$4,289	\$8,408	\$11,069	\$12,907	\$14,477	\$15,232
79	\$4,822	\$8,174	\$9,819	\$11,358	\$12,427	\$12,984	\$4,851	\$9,583	\$12,583	\$14,552	\$16,365	\$17,099
80	\$5,391	\$9,151	\$10,953	\$12,694	\$13,869	\$14,409	\$5,413	\$10,760	\$14,098	\$16,197	\$18,254	\$18,968
81	\$5,962	\$10,130	\$12,087	\$14,031	\$15,309	\$15,837	\$5,975	\$11,935	\$15,615	\$17,842	\$20,143	\$20,837
82	\$6,532	\$11,107	\$13,218	\$15,367	\$16,751	\$17,263	\$6,537	\$13,109	\$17,130	\$19,484	\$22,031	\$22,704
83	\$7,217	\$12,224	\$14,605	\$16,980	\$18,433	\$18,990	\$7,222	\$14,429	\$18,843	\$21,433	\$24,342	\$25,075
84	\$7,904	\$13,341	\$15,992	\$18,592	\$20,116	\$20,714	\$7,907	\$15,746	\$20,555	\$23,382	\$26,653	\$27,446
85	\$8,589	\$14,455	\$17,378	\$20,205	\$21,800	\$22,441	\$8,594	\$17,062	\$22,270	\$25,331	\$28,963	\$29,817
86	\$9,274	\$15,572	\$18,765	\$21,819	\$23,483	\$24,168	\$9,279	\$18,379	\$23,983	\$27,280	\$31,274	\$32,188
87	\$9,962	\$16,689	\$20,152	\$23,430	\$25,164	\$25,895	\$9,964	\$19,696	\$25,695	\$29,229	\$33,587	\$34,559
88	\$10,647	\$17,805	\$21,539	\$25,044	\$26,848	\$27,622	\$10,651	\$21,016	\$27,408	\$31,178	\$35,898	\$36,930
89	\$11,332	\$18,920	\$22,926	\$26,657	\$28,532	\$29,347	\$11,336	\$22,333	\$29,120	\$33,124	\$38,208	\$39,301
90	\$12,019	\$20,036	\$24,311	\$28,269	\$30,213	\$31,074	\$12,021	\$23,650	\$30,835	\$35,073	\$40,519	\$41,672
91	\$12,704	\$21,153	\$25,697	\$29,882	\$31,896	\$32,801	\$12,709	\$24,967	\$32,548	\$37,022	\$42,830	\$44,043
92	\$13,389	\$22,270	\$27,084	\$31,493	\$33,580	\$34,528	\$13,394	\$26,284	\$34,260	\$38,971	\$45,141	\$46,414
93	\$14,076	\$23,384	\$28,471	\$33,107	\$35,263	\$36,252	\$14,079	\$27,603	\$35,973	\$40,920	\$47,454	\$48,785
94	\$14,761	\$24,501	\$29,858	\$34,721	\$36,945	\$37,979	\$14,766	\$28,920	\$37,685	\$42,868	\$49,764	\$51,156
95	\$15,446	\$25,618	\$31,245	\$36,332	\$38,628	\$39,706	\$15,451	\$30,237	\$39,400	\$44,817	\$52,075	\$53,530
96	\$16,134	\$26,735	\$32,632	\$37,946	\$40,312	\$41,433	\$16,136	\$31,554	\$41,113	\$46,764	\$54,386	\$55,901
97	\$16,819	\$27,849	\$34,019	\$39,559	\$41,995	\$43,158	\$16,824	\$32,871	\$42,825	\$48,713	\$56,696	\$58,272
98	\$17,506	\$28,966	\$35,406	\$41,170	\$43,676	\$44,885	\$17,509	\$34,188	\$44,538	\$50,662	\$59,007	\$60,643
99	\$18,191	\$30,082	\$36,790	\$42,784	\$45,360	\$46,612	\$18,194	\$35,507	\$46,250	\$52,611	\$61,318	\$63,014
100	\$18,876	\$31,199	\$38,177	\$44,395	\$47,044	\$48,339	\$18,881	\$36,824	\$47,965	\$54,559	\$63,631	\$65,384

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$500K 30 days \$50	\$500K 30 days \$100	\$500K 30 days \$150	\$500K 30 days \$200	\$500K 30 days \$250	\$500K 30 days \$300	Unlimited 30 days \$50	Unlimited 30 days \$100	Unlimited 30 days \$150	Unlimited 30 days \$200	Unlimited 30 days \$250	Unlimited 30 days \$300
37	\$550	\$1,049	\$1,288	\$1,831	\$2,091	\$2,528	\$560	\$1,119	\$1,650	\$2,149	\$2,687	\$3,222
38	\$550	\$1,049	\$1,288	\$1,831	\$2,091	\$2,528	\$560	\$1,119	\$1,650	\$2,149	\$2,687	\$3,222
39	\$550	\$1,049	\$1,288	\$1,831	\$2,091	\$2,528	\$560	\$1,119	\$1,650	\$2,149	\$2,687	\$3,222
40	\$550	\$1,049	\$1,288	\$1,831	\$2,091	\$2,528	\$560	\$1,119	\$1,650	\$2,149	\$2,687	\$3,222
41	\$550	\$1,049	\$1,288	\$1,831	\$2,091	\$2,528	\$560	\$1,119	\$1,650	\$2,149	\$2,687	\$3,222
42	\$550	\$1,049	\$1,288	\$1,831	\$2,091	\$2,528	\$560	\$1,119	\$1,650	\$2,149	\$2,687	\$3,222
43	\$560	\$1,066	\$1,310	\$1,862	\$2,127	\$2,571	\$569	\$1,136	\$1,679	\$2,185	\$2,730	\$3,278
44	\$569	\$1,083	\$1,331	\$1,893	\$2,161	\$2,612	\$579	\$1,155	\$1,705	\$2,221	\$2,776	\$3,331
45	\$576	\$1,100	\$1,351	\$1,922	\$2,197	\$2,656	\$586	\$1,175	\$1,732	\$2,255	\$2,820	\$3,384
46	\$586	\$1,119	\$1,372	\$1,954	\$2,231	\$2,697	\$596	\$1,194	\$1,761	\$2,291	\$2,865	\$3,437
47	\$596	\$1,136	\$1,394	\$1,985	\$2,267	\$2,740	\$605	\$1,211	\$1,787	\$2,328	\$2,909	\$3,493
48	\$622	\$1,192	\$1,474	\$2,094	\$2,390	\$2,899	\$632	\$1,264	\$1,867	\$2,436	\$3,044	\$3,654
49	\$649	\$1,247	\$1,553	\$2,205	\$2,516	\$3,058	\$658	\$1,315	\$1,946	\$2,545	\$3,179	\$3,816
50	\$678	\$1,302	\$1,635	\$2,313	\$2,639	\$3,218	\$683	\$1,368	\$2,028	\$2,651	\$3,314	\$3,977
51	\$704	\$1,358	\$1,715	\$2,424	\$2,764	\$3,379	\$709	\$1,421	\$2,108	\$2,759	\$3,449	\$4,139
52	\$731	\$1,413	\$1,795	\$2,535	\$2,890	\$3,538	\$736	\$1,471	\$2,188	\$2,868	\$3,584	\$4,301
53	\$740	\$1,430	\$1,816	\$2,566	\$2,926	\$3,582	\$745	\$1,491	\$2,214	\$2,904	\$3,630	\$4,354
54	\$748	\$1,447	\$1,838	\$2,598	\$2,960	\$3,625	\$753	\$1,508	\$2,241	\$2,938	\$3,673	\$4,407
55	\$757	\$1,466	\$1,860	\$2,629	\$2,996	\$3,669	\$762	\$1,527	\$2,267	\$2,974	\$3,717	\$4,460
56	\$767	\$1,483	\$1,881	\$2,658	\$3,032	\$3,712	\$772	\$1,544	\$2,296	\$3,010	\$3,763	\$4,513
57	\$777	\$1,500	\$1,905	\$2,689	\$3,068	\$3,755	\$781	\$1,563	\$2,323	\$3,044	\$3,806	\$4,566
58	\$813	\$1,577	\$2,009	\$2,834	\$3,230	\$3,965	\$818	\$1,638	\$2,436	\$3,196	\$3,994	\$4,795
59	\$851	\$1,652	\$2,113	\$2,979	\$3,394	\$4,173	\$856	\$1,715	\$2,549	\$3,348	\$4,185	\$5,022
60	\$890	\$1,729	\$2,219	\$3,124	\$3,555	\$4,380	\$895	\$1,790	\$2,663	\$3,500	\$4,375	\$5,249
61	\$929	\$1,807	\$2,323	\$3,268	\$3,719	\$4,588	\$933	\$1,864	\$2,776	\$3,652	\$4,564	\$5,478
62	\$967	\$1,884	\$2,429	\$3,413	\$3,883	\$4,797	\$970	\$1,942	\$2,890	\$3,804	\$4,754	\$5,704
63	\$1,076	\$2,101	\$2,716	\$3,816	\$4,334	\$5,369	\$1,081	\$2,161	\$3,218	\$4,238	\$5,299	\$6,358
64	\$1,187	\$2,318	\$3,005	\$4,216	\$4,788	\$5,943	\$1,192	\$2,381	\$3,546	\$4,674	\$5,844	\$7,012
65	\$1,298	\$2,537	\$3,295	\$4,619	\$5,239	\$6,515	\$1,300	\$2,603	\$3,876	\$5,111	\$6,387	\$7,665
66	\$1,406	\$2,755	\$3,584	\$5,019	\$5,692	\$7,089	\$1,411	\$2,822	\$4,204	\$5,545	\$6,932	\$8,319
67	\$1,517	\$2,972	\$3,874	\$5,422	\$6,143	\$7,661	\$1,520	\$3,042	\$4,535	\$5,982	\$7,477	\$8,973
68	\$1,676	\$3,288	\$4,286	\$5,999	\$6,795	\$8,483	\$1,679	\$3,360	\$5,007	\$6,609	\$8,261	\$9,913
69	\$1,836	\$3,601	\$4,701	\$6,578	\$7,443	\$9,303	\$1,838	\$3,678	\$5,482	\$7,236	\$9,045	\$10,854
70	\$1,995	\$3,915	\$5,116	\$7,154	\$8,092	\$10,126	\$2,000	\$3,997	\$5,958	\$7,863	\$9,829	\$11,795
71	\$2,154	\$4,228	\$5,531	\$7,733	\$8,744	\$10,946	\$2,159	\$4,315	\$6,430	\$8,490	\$10,613	\$12,735
72	\$2,313	\$4,544	\$5,946	\$8,309	\$9,392	\$11,768	\$2,318	\$4,631	\$6,906	\$9,117	\$11,397	\$13,676
73	\$2,598	\$5,104	\$6,686	\$9,339	\$10,553	\$13,235	\$2,600	\$5,198	\$7,750	\$10,229	\$12,788	\$15,345
74	\$2,880	\$5,666	\$7,427	\$10,372	\$11,713	\$14,701	\$2,882	\$5,765	\$8,592	\$11,341	\$14,178	\$17,012
75	\$3,162	\$6,225	\$8,165	\$11,402	\$12,873	\$16,170	\$3,167	\$6,332	\$9,433	\$12,453	\$15,567	\$18,681
76	\$3,447	\$6,787	\$8,905	\$12,434	\$14,031	\$17,637	\$3,449	\$6,898	\$10,278	\$13,565	\$16,956	\$20,350
77	\$3,729	\$7,347	\$9,646	\$13,464	\$15,191	\$19,103	\$3,731	\$7,463	\$11,119	\$14,677	\$18,348	\$22,017
78	\$4,291	\$8,534	\$11,168	\$15,878	\$17,487	\$22,135	\$4,293	\$8,659	\$12,743	\$16,901	\$21,127	\$25,353
79	\$4,853	\$9,720	\$12,690	\$18,293	\$19,781	\$25,167	\$4,855	\$9,855	\$14,366	\$19,125	\$23,905	\$28,688
80	\$5,415	\$10,905	\$14,212	\$20,707	\$22,077	\$28,199	\$5,417	\$11,052	\$15,989	\$21,349	\$26,686	\$32,022
81	\$5,977	\$12,091	\$15,733	\$23,119	\$24,371	\$31,228	\$5,982	\$12,248	\$17,612	\$23,572	\$29,465	\$35,358
82	\$6,539	\$13,278	\$17,255	\$25,533	\$26,667	\$34,260	\$6,544	\$13,444	\$19,238	\$25,794	\$32,244	\$38,693
83	\$7,224	\$14,612	\$18,982	\$28,114	\$29,472	\$37,685	\$7,229	\$14,795	\$21,160	\$28,375	\$35,468	\$42,562
84	\$7,911	\$15,946	\$20,707	\$30,693	\$32,277	\$41,113	\$7,914	\$16,146	\$23,085	\$30,953	\$38,693	\$46,431
85	\$8,596	\$17,280	\$22,434	\$33,274	\$35,083	\$44,538	\$8,601	\$17,497	\$25,008	\$33,534	\$41,916	\$50,300
86	\$9,281	\$18,613	\$24,159	\$35,852	\$37,888	\$47,965	\$9,286	\$18,847	\$26,932	\$36,112	\$45,141	\$54,169
87	\$9,969	\$19,947	\$25,886	\$38,430	\$40,693	\$51,390	\$9,971	\$20,198	\$28,855	\$38,693	\$48,365	\$58,040
88	\$10,654	\$21,281	\$27,610	\$41,011	\$43,498	\$54,818	\$10,659	\$21,549	\$30,780	\$41,272	\$51,590	\$61,909
89	\$11,339	\$22,615	\$29,337	\$43,590	\$46,303	\$58,243	\$11,344	\$22,900	\$32,702	\$43,853	\$54,815	\$65,778
90	\$12,026	\$23,949	\$31,062	\$46,171	\$49,108	\$61,668	\$12,029	\$24,250	\$34,627	\$46,431	\$58,040	\$69,647
91	\$12,711	\$25,285	\$32,786	\$48,749	\$51,913	\$65,095	\$12,716	\$25,601	\$36,551	\$49,009	\$61,262	\$73,515
92	\$13,399	\$26,619	\$34,513	\$51,330	\$54,719	\$68,520	\$13,401	\$26,952	\$38,474	\$51,590	\$64,487	\$77,384
93	\$14,084	\$27,953	\$36,238	\$53,908	\$57,524	\$71,948	\$14,086	\$28,302	\$40,399	\$54,169	\$67,712	\$81,255
94	\$14,769	\$29,287	\$37,965	\$56,489	\$60,329	\$75,373	\$14,774	\$29,653	\$42,321	\$56,750	\$70,937	\$85,124
95	\$15,456	\$30,620	\$39,689	\$59,067	\$63,134	\$78,798	\$15,459	\$31,004	\$44,246	\$59,328	\$74,162	\$88,993
96	\$16,141	\$31,954	\$41,416	\$61,648	\$65,939	\$82,225	\$16,144	\$32,355	\$46,168	\$61,909	\$77,384	\$92,862
97	\$16,826	\$33,288	\$43,141	\$64,227	\$68,747	\$85,650	\$16,831	\$33,705	\$48,093	\$64,487	\$80,609	\$96,731
98	\$17,514	\$34,622	\$44,868	\$66,805	\$71,552	\$89,078	\$17,516	\$35,056	\$50,015	\$67,068	\$83,834	\$100,600
99	\$18,199	\$35,958	\$46,593	\$69,386	\$74,357	\$92,503	\$18,203	\$36,407	\$51,940	\$69,647	\$87,059	\$104,471
100	\$18,884	\$37,292	\$48,317	\$71,964	\$77,162	\$95,928	\$18,888	\$37,757	\$53,862	\$72,225	\$90,284	\$108,340

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Rate Sheets with Proposed Premium Rate Increase

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K	\$75K	\$75K	\$75K	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$371	\$560	\$668	\$772	\$463	\$748	\$931	\$1,095	\$1,240	\$1,336
38	\$371	\$560	\$668	\$772	\$463	\$748	\$931	\$1,095	\$1,240	\$1,336
39	\$371	\$560	\$668	\$772	\$463	\$748	\$931	\$1,095	\$1,240	\$1,336
40	\$371	\$560	\$668	\$772	\$463	\$748	\$931	\$1,095	\$1,240	\$1,336
41	\$371	\$560	\$668	\$772	\$463	\$748	\$931	\$1,095	\$1,240	\$1,336
42	\$371	\$560	\$668	\$772	\$463	\$748	\$931	\$1,095	\$1,240	\$1,336
43	\$376	\$569	\$680	\$784	\$470	\$760	\$946	\$1,112	\$1,261	\$1,360
44	\$384	\$579	\$690	\$798	\$478	\$772	\$960	\$1,131	\$1,281	\$1,382
45	\$388	\$586	\$702	\$810	\$485	\$784	\$977	\$1,148	\$1,302	\$1,404
46	\$396	\$596	\$714	\$822	\$492	\$798	\$991	\$1,167	\$1,322	\$1,425
47	\$403	\$605	\$724	\$837	\$499	\$810	\$1,008	\$1,184	\$1,343	\$1,450
48	\$427	\$639	\$765	\$878	\$528	\$856	\$1,066	\$1,254	\$1,421	\$1,527
49	\$451	\$675	\$803	\$919	\$555	\$905	\$1,124	\$1,322	\$1,498	\$1,604
50	\$478	\$709	\$842	\$960	\$581	\$953	\$1,184	\$1,389	\$1,573	\$1,684
51	\$502	\$743	\$880	\$1,003	\$608	\$999	\$1,242	\$1,459	\$1,650	\$1,761
52	\$526	\$779	\$919	\$1,044	\$637	\$1,047	\$1,302	\$1,527	\$1,727	\$1,840
53	\$533	\$789	\$931	\$1,056	\$644	\$1,059	\$1,317	\$1,546	\$1,749	\$1,862
54	\$540	\$796	\$943	\$1,071	\$651	\$1,073	\$1,334	\$1,563	\$1,770	\$1,886
55	\$545	\$806	\$955	\$1,083	\$658	\$1,085	\$1,351	\$1,582	\$1,792	\$1,908
56	\$552	\$815	\$965	\$1,095	\$668	\$1,100	\$1,365	\$1,602	\$1,811	\$1,930
57	\$560	\$825	\$977	\$1,110	\$675	\$1,112	\$1,382	\$1,621	\$1,833	\$1,954
58	\$591	\$871	\$1,025	\$1,163	\$712	\$1,175	\$1,457	\$1,708	\$1,930	\$2,053
59	\$620	\$914	\$1,076	\$1,216	\$748	\$1,237	\$1,534	\$1,795	\$2,028	\$2,152
60	\$651	\$958	\$1,124	\$1,269	\$784	\$1,298	\$1,609	\$1,881	\$2,125	\$2,250
61	\$683	\$1,001	\$1,175	\$1,322	\$818	\$1,360	\$1,686	\$1,966	\$2,221	\$2,349
62	\$714	\$1,047	\$1,223	\$1,375	\$854	\$1,423	\$1,761	\$2,053	\$2,318	\$2,446
63	\$798	\$1,167	\$1,360	\$1,524	\$955	\$1,592	\$1,968	\$2,291	\$2,583	\$2,721
64	\$883	\$1,288	\$1,498	\$1,676	\$1,054	\$1,763	\$2,173	\$2,530	\$2,849	\$2,996
65	\$967	\$1,411	\$1,635	\$1,828	\$1,153	\$1,932	\$2,381	\$2,767	\$3,114	\$3,268
66	\$1,052	\$1,532	\$1,770	\$1,978	\$1,254	\$2,101	\$2,588	\$3,005	\$3,379	\$3,543
67	\$1,136	\$1,652	\$1,908	\$2,130	\$1,353	\$2,272	\$2,793	\$3,244	\$3,645	\$3,818
68	\$1,259	\$1,826	\$2,103	\$2,342	\$1,498	\$2,516	\$3,090	\$3,579	\$4,018	\$4,207
69	\$1,380	\$1,997	\$2,296	\$2,554	\$1,643	\$2,759	\$3,384	\$3,917	\$4,395	\$4,595
70	\$1,503	\$2,168	\$2,492	\$2,767	\$1,787	\$3,005	\$3,678	\$4,252	\$4,769	\$4,983
71	\$1,626	\$2,340	\$2,685	\$2,981	\$1,930	\$3,249	\$3,973	\$4,590	\$5,145	\$5,372
72	\$1,746	\$2,513	\$2,880	\$3,193	\$2,074	\$3,493	\$4,269	\$4,928	\$5,519	\$5,760
73	\$1,966	\$2,822	\$3,230	\$3,577	\$2,332	\$3,929	\$4,795	\$5,528	\$6,187	\$6,457
74	\$2,183	\$3,131	\$3,577	\$3,963	\$2,588	\$4,368	\$5,321	\$6,129	\$6,857	\$7,156
75	\$2,402	\$3,440	\$3,927	\$4,349	\$2,846	\$4,805	\$5,847	\$6,727	\$7,525	\$7,853
76	\$2,619	\$3,748	\$4,276	\$4,732	\$3,104	\$5,241	\$6,370	\$7,328	\$8,194	\$8,551
77	\$2,839	\$4,057	\$4,624	\$5,118	\$3,360	\$5,678	\$6,896	\$7,928	\$8,864	\$9,250
78	\$3,285	\$4,648	\$5,275	\$5,866	\$3,852	\$6,570	\$7,931	\$9,120	\$10,229	\$10,553
79	\$3,731	\$5,241	\$5,926	\$6,614	\$4,342	\$7,463	\$8,965	\$10,309	\$11,594	\$11,855
80	\$4,178	\$5,832	\$6,578	\$7,361	\$4,834	\$8,355	\$10,000	\$11,498	\$12,960	\$13,157
81	\$4,624	\$6,426	\$7,229	\$8,107	\$5,323	\$9,250	\$11,035	\$12,687	\$14,325	\$14,460
82	\$5,070	\$7,019	\$7,880	\$8,854	\$5,815	\$10,142	\$12,070	\$13,876	\$15,690	\$15,762
83	\$5,622	\$7,726	\$8,669	\$9,740	\$6,397	\$11,156	\$13,276	\$15,263	\$17,258	\$17,337
84	\$6,175	\$8,435	\$9,457	\$10,625	\$6,978	\$12,171	\$14,484	\$16,652	\$18,828	\$18,915
85	\$6,729	\$9,141	\$10,246	\$11,512	\$7,559	\$13,184	\$15,690	\$18,039	\$20,396	\$20,490
86	\$7,282	\$9,851	\$11,032	\$12,398	\$8,141	\$14,199	\$16,896	\$19,426	\$21,966	\$22,067
87	\$7,834	\$10,557	\$11,821	\$13,283	\$8,722	\$15,212	\$18,104	\$20,816	\$23,534	\$23,642
88	\$8,387	\$11,266	\$12,610	\$14,168	\$9,303	\$16,228	\$19,310	\$22,202	\$25,104	\$25,220
89	\$8,941	\$11,973	\$13,399	\$15,053	\$9,884	\$17,241	\$20,519	\$23,589	\$26,672	\$26,795
90	\$9,494	\$12,682	\$14,185	\$15,938	\$10,466	\$18,256	\$21,725	\$24,979	\$28,242	\$28,372
91	\$10,046	\$13,389	\$14,974	\$16,824	\$11,047	\$19,269	\$22,931	\$26,366	\$29,810	\$29,947
92	\$10,598	\$14,098	\$15,762	\$17,709	\$11,628	\$20,285	\$24,139	\$27,752	\$31,380	\$31,525
93	\$11,151	\$14,805	\$16,551	\$18,597	\$12,210	\$21,298	\$25,345	\$29,142	\$32,948	\$33,100
94	\$11,705	\$15,514	\$17,337	\$19,482	\$12,791	\$22,313	\$26,554	\$30,529	\$34,518	\$34,677
95	\$12,258	\$16,221	\$18,126	\$20,367	\$13,372	\$23,326	\$27,760	\$31,916	\$36,086	\$36,252
96	\$12,810	\$16,930	\$18,915	\$21,252	\$13,953	\$24,342	\$28,966	\$33,302	\$37,656	\$37,830
97	\$13,362	\$17,637	\$19,701	\$22,137	\$14,535	\$25,355	\$30,174	\$34,692	\$39,224	\$39,405
98	\$13,915	\$18,346	\$20,490	\$23,023	\$15,116	\$26,368	\$31,380	\$36,079	\$40,794	\$40,980
99	\$14,470	\$19,052	\$21,279	\$23,908	\$15,697	\$27,383	\$32,586	\$37,466	\$42,362	\$42,557
100	\$15,022	\$19,762	\$22,067	\$24,793	\$16,279	\$28,396	\$33,795	\$38,855	\$43,932	\$44,132

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

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Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$492	\$892	\$1,155	\$1,368	\$1,551	\$1,708	\$494	\$958	\$1,177	\$1,536	\$1,775	\$2,311
38	\$492	\$892	\$1,155	\$1,368	\$1,551	\$1,708	\$494	\$958	\$1,177	\$1,536	\$1,775	\$2,311
39	\$492	\$892	\$1,155	\$1,368	\$1,551	\$1,708	\$494	\$958	\$1,177	\$1,536	\$1,775	\$2,311
40	\$492	\$892	\$1,155	\$1,368	\$1,551	\$1,708	\$494	\$958	\$1,177	\$1,536	\$1,775	\$2,311
41	\$492	\$892	\$1,155	\$1,368	\$1,551	\$1,708	\$494	\$958	\$1,177	\$1,536	\$1,775	\$2,311
42	\$492	\$892	\$1,155	\$1,368	\$1,551	\$1,708	\$494	\$958	\$1,177	\$1,536	\$1,775	\$2,311
43	\$502	\$909	\$1,175	\$1,389	\$1,575	\$1,734	\$504	\$974	\$1,196	\$1,561	\$1,807	\$2,349
44	\$509	\$924	\$1,194	\$1,413	\$1,602	\$1,763	\$511	\$989	\$1,216	\$1,587	\$1,836	\$2,388
45	\$516	\$938	\$1,213	\$1,435	\$1,628	\$1,792	\$521	\$1,006	\$1,235	\$1,614	\$1,864	\$2,424
46	\$526	\$953	\$1,233	\$1,459	\$1,652	\$1,821	\$528	\$1,020	\$1,254	\$1,638	\$1,893	\$2,463
47	\$533	\$967	\$1,252	\$1,481	\$1,679	\$1,850	\$538	\$1,037	\$1,274	\$1,664	\$1,925	\$2,501
48	\$560	\$1,023	\$1,324	\$1,568	\$1,778	\$1,954	\$562	\$1,088	\$1,346	\$1,756	\$2,028	\$2,648
49	\$586	\$1,076	\$1,397	\$1,655	\$1,874	\$2,057	\$589	\$1,138	\$1,421	\$1,848	\$2,132	\$2,793
50	\$610	\$1,129	\$1,469	\$1,744	\$1,973	\$2,161	\$613	\$1,189	\$1,493	\$1,939	\$2,236	\$2,938
51	\$637	\$1,182	\$1,541	\$1,831	\$2,072	\$2,265	\$639	\$1,240	\$1,565	\$2,031	\$2,340	\$3,085
52	\$663	\$1,237	\$1,616	\$1,918	\$2,168	\$2,369	\$663	\$1,290	\$1,638	\$2,123	\$2,446	\$3,230
53	\$671	\$1,252	\$1,635	\$1,942	\$2,195	\$2,398	\$673	\$1,305	\$1,657	\$2,149	\$2,475	\$3,271
54	\$678	\$1,266	\$1,655	\$1,963	\$2,224	\$2,426	\$680	\$1,322	\$1,679	\$2,176	\$2,506	\$3,309
55	\$687	\$1,283	\$1,674	\$1,987	\$2,250	\$2,455	\$690	\$1,336	\$1,698	\$2,200	\$2,535	\$3,350
56	\$695	\$1,298	\$1,696	\$2,012	\$2,277	\$2,484	\$697	\$1,353	\$1,720	\$2,226	\$2,566	\$3,389
57	\$704	\$1,312	\$1,715	\$2,036	\$2,303	\$2,513	\$704	\$1,370	\$1,739	\$2,253	\$2,595	\$3,430
58	\$738	\$1,384	\$1,809	\$2,149	\$2,429	\$2,648	\$740	\$1,440	\$1,836	\$2,373	\$2,733	\$3,620
59	\$774	\$1,454	\$1,905	\$2,260	\$2,557	\$2,781	\$774	\$1,510	\$1,930	\$2,496	\$2,873	\$3,811
60	\$808	\$1,524	\$2,000	\$2,373	\$2,682	\$2,914	\$810	\$1,580	\$2,026	\$2,617	\$3,010	\$4,002
61	\$844	\$1,597	\$2,096	\$2,487	\$2,808	\$3,049	\$847	\$1,650	\$2,123	\$2,738	\$3,148	\$4,190
62	\$880	\$1,667	\$2,190	\$2,600	\$2,935	\$3,181	\$880	\$1,720	\$2,217	\$2,858	\$3,285	\$4,380
63	\$979	\$1,862	\$2,451	\$2,909	\$3,280	\$3,550	\$982	\$1,918	\$2,482	\$3,193	\$3,669	\$4,904
64	\$1,081	\$2,060	\$2,714	\$3,218	\$3,623	\$3,920	\$1,081	\$2,118	\$2,745	\$3,529	\$4,052	\$5,427
65	\$1,182	\$2,258	\$2,974	\$3,526	\$3,968	\$4,289	\$1,182	\$2,316	\$3,008	\$3,864	\$4,433	\$5,948
66	\$1,281	\$2,453	\$3,237	\$3,835	\$4,313	\$4,655	\$1,283	\$2,516	\$3,273	\$4,199	\$4,817	\$6,471
67	\$1,382	\$2,651	\$3,497	\$4,146	\$4,658	\$5,024	\$1,382	\$2,714	\$3,536	\$4,535	\$5,200	\$6,995
68	\$1,527	\$2,933	\$3,871	\$4,585	\$5,147	\$5,550	\$1,529	\$3,001	\$3,915	\$5,015	\$5,748	\$7,745
69	\$1,672	\$3,218	\$4,248	\$5,027	\$5,639	\$6,076	\$1,674	\$3,288	\$4,293	\$5,495	\$6,295	\$8,495
70	\$1,819	\$3,500	\$4,621	\$5,468	\$6,131	\$6,602	\$1,819	\$3,575	\$4,672	\$5,975	\$6,843	\$9,245
71	\$1,963	\$3,784	\$4,998	\$5,909	\$6,623	\$7,127	\$1,963	\$3,862	\$5,051	\$6,455	\$7,390	\$9,993
72	\$2,108	\$4,067	\$5,372	\$6,351	\$7,115	\$7,653	\$2,111	\$4,149	\$5,427	\$6,935	\$7,938	\$10,743
73	\$2,366	\$4,573	\$6,042	\$7,137	\$7,991	\$8,596	\$2,369	\$4,660	\$6,105	\$7,788	\$8,912	\$12,084
74	\$2,627	\$5,082	\$6,713	\$7,923	\$8,867	\$9,537	\$2,627	\$5,171	\$6,780	\$8,645	\$9,887	\$13,423
75	\$2,885	\$5,589	\$7,381	\$8,710	\$9,742	\$10,480	\$2,887	\$5,685	\$7,455	\$9,498	\$10,861	\$14,764
76	\$3,145	\$6,095	\$8,051	\$9,496	\$10,618	\$11,421	\$3,145	\$6,196	\$8,131	\$10,352	\$11,836	\$16,103
77	\$3,403	\$6,602	\$8,722	\$10,285	\$11,496	\$12,364	\$3,403	\$6,708	\$8,809	\$11,209	\$12,810	\$17,444
78	\$3,953	\$7,675	\$10,106	\$11,785	\$13,218	\$14,221	\$3,956	\$7,798	\$10,198	\$12,938	\$14,764	\$20,210
79	\$4,501	\$8,751	\$11,488	\$13,285	\$14,942	\$16,081	\$4,506	\$8,886	\$11,587	\$14,665	\$16,720	\$22,979
80	\$5,051	\$9,824	\$12,873	\$14,788	\$16,667	\$17,940	\$5,056	\$9,976	\$12,977	\$16,394	\$18,674	\$25,746
81	\$5,601	\$10,897	\$14,257	\$16,288	\$18,392	\$19,800	\$5,605	\$11,064	\$14,366	\$18,124	\$20,630	\$28,515
82	\$6,148	\$11,971	\$15,642	\$17,791	\$20,116	\$21,660	\$6,158	\$12,152	\$15,755	\$19,853	\$22,584	\$31,281
83	\$6,766	\$13,167	\$17,205	\$19,571	\$22,128	\$23,826	\$6,773	\$13,367	\$17,333	\$21,838	\$24,841	\$34,410
84	\$7,383	\$14,366	\$18,768	\$21,349	\$24,139	\$25,992	\$7,390	\$14,583	\$18,908	\$23,823	\$27,101	\$37,538
85	\$8,001	\$15,562	\$20,333	\$23,129	\$26,151	\$28,158	\$8,005	\$15,799	\$20,483	\$25,808	\$29,359	\$40,666
86	\$8,618	\$16,759	\$21,896	\$24,906	\$28,163	\$30,324	\$8,623	\$17,014	\$22,058	\$27,793	\$31,616	\$43,795
87	\$9,236	\$17,955	\$23,462	\$26,686	\$30,174	\$32,490	\$9,238	\$18,230	\$23,635	\$29,779	\$33,874	\$46,923
88	\$9,853	\$19,154	\$25,025	\$28,464	\$32,186	\$34,656	\$9,860	\$19,443	\$25,210	\$31,764	\$36,134	\$50,051
89	\$10,470	\$20,350	\$26,590	\$30,244	\$34,197	\$36,822	\$10,485	\$20,659	\$26,785	\$33,749	\$38,392	\$53,180
90	\$11,086	\$21,546	\$28,153	\$32,024	\$36,209	\$38,988	\$11,117	\$21,874	\$28,360	\$35,734	\$40,649	\$56,306
91	\$11,703	\$22,745	\$29,718	\$33,802	\$38,221	\$41,154	\$11,759	\$23,090	\$29,938	\$37,719	\$42,909	\$59,434
92	\$12,320	\$23,942	\$31,281	\$35,582	\$40,232	\$43,320	\$12,410	\$24,306	\$31,513	\$39,706	\$45,167	\$62,562
93	\$12,938	\$25,138	\$32,847	\$37,359	\$42,244	\$45,485	\$13,068	\$25,521	\$33,088	\$41,691	\$47,425	\$65,691
94	\$13,555	\$26,334	\$34,410	\$39,140	\$44,255	\$47,651	\$13,734	\$26,735	\$34,663	\$43,676	\$49,685	\$68,819
95	\$14,173	\$27,533	\$35,973	\$40,920	\$46,267	\$49,817	\$14,409	\$27,950	\$36,240	\$45,662	\$51,942	\$71,948
96	\$14,790	\$28,729	\$37,538	\$42,697	\$48,279	\$51,983	\$15,094	\$29,166	\$37,815	\$47,647	\$54,200	\$75,076
97	\$15,408	\$29,926	\$39,101	\$44,477	\$50,288	\$54,149	\$15,787	\$30,382	\$39,390	\$49,632	\$56,458	\$78,204
98	\$16,023	\$31,124	\$40,666	\$46,255	\$52,299	\$56,315	\$16,486	\$31,597	\$40,965	\$51,617	\$58,718	\$81,333
99	\$16,640	\$32,321	\$42,229	\$48,035	\$54,311	\$58,481	\$17,195	\$32,813	\$42,543	\$53,602	\$60,975	\$84,461
100	\$17,258	\$33,517	\$43,795	\$49,815	\$56,323	\$60,647	\$17,914	\$34,028	\$44,118	\$55,587	\$63,233	\$87,589

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Rate Sheets with Proposed Premium Rate Increase

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	Unlimited 100 days \$50	Unlimited 100 days \$100	Unlimited 100 days \$150	Unlimited 100 days \$200	Unlimited 100 days \$250	Unlimited 100 days \$300	\$75K 180 days \$50	\$75K 180 days \$100	\$75K 180 days \$150	\$75K 180 days \$200
37	\$511	\$1,020	\$1,508	\$1,963	\$2,453	\$2,945	\$200	\$285	\$335	\$386
38	\$511	\$1,020	\$1,508	\$1,963	\$2,453	\$2,945	\$200	\$285	\$335	\$386
39	\$511	\$1,020	\$1,508	\$1,963	\$2,453	\$2,945	\$200	\$285	\$335	\$386
40	\$511	\$1,020	\$1,508	\$1,963	\$2,453	\$2,945	\$200	\$285	\$335	\$386
41	\$511	\$1,020	\$1,508	\$1,963	\$2,453	\$2,945	\$200	\$285	\$335	\$386
42	\$511	\$1,020	\$1,508	\$1,963	\$2,453	\$2,945	\$200	\$285	\$335	\$386
43	\$519	\$1,037	\$1,532	\$1,997	\$2,494	\$2,993	\$203	\$289	\$340	\$393
44	\$528	\$1,054	\$1,558	\$2,028	\$2,535	\$3,044	\$207	\$294	\$345	\$398
45	\$535	\$1,073	\$1,582	\$2,062	\$2,576	\$3,092	\$210	\$299	\$352	\$405
46	\$545	\$1,090	\$1,609	\$2,094	\$2,617	\$3,140	\$215	\$304	\$357	\$412
47	\$552	\$1,107	\$1,633	\$2,127	\$2,658	\$3,191	\$217	\$309	\$362	\$417
48	\$576	\$1,153	\$1,705	\$2,226	\$2,781	\$3,338	\$232	\$326	\$381	\$439
49	\$601	\$1,201	\$1,778	\$2,323	\$2,904	\$3,485	\$244	\$345	\$400	\$461
50	\$625	\$1,249	\$1,852	\$2,422	\$3,027	\$3,632	\$258	\$362	\$420	\$480
51	\$649	\$1,295	\$1,925	\$2,521	\$3,150	\$3,780	\$270	\$379	\$441	\$502
52	\$671	\$1,343	\$1,997	\$2,617	\$3,273	\$3,927	\$285	\$396	\$461	\$521
53	\$680	\$1,360	\$2,021	\$2,651	\$3,312	\$3,975	\$287	\$403	\$466	\$528
54	\$687	\$1,377	\$2,045	\$2,682	\$3,353	\$4,023	\$292	\$408	\$470	\$535
55	\$697	\$1,392	\$2,069	\$2,716	\$3,394	\$4,071	\$294	\$412	\$478	\$540
56	\$704	\$1,409	\$2,096	\$2,747	\$3,435	\$4,120	\$299	\$417	\$482	\$548
57	\$714	\$1,425	\$2,120	\$2,779	\$3,473	\$4,168	\$302	\$422	\$487	\$555
58	\$748	\$1,495	\$2,224	\$2,919	\$3,647	\$4,378	\$318	\$444	\$514	\$581
59	\$781	\$1,565	\$2,328	\$3,056	\$3,821	\$4,585	\$335	\$466	\$538	\$608
60	\$818	\$1,633	\$2,431	\$3,196	\$3,994	\$4,793	\$352	\$490	\$562	\$634
61	\$851	\$1,703	\$2,535	\$3,333	\$4,168	\$5,000	\$369	\$511	\$586	\$661
62	\$885	\$1,773	\$2,639	\$3,473	\$4,342	\$5,208	\$386	\$533	\$613	\$687
63	\$987	\$1,973	\$2,938	\$3,871	\$4,838	\$5,806	\$432	\$596	\$680	\$762
64	\$1,088	\$2,173	\$3,239	\$4,269	\$5,335	\$6,401	\$478	\$658	\$748	\$837
65	\$1,187	\$2,376	\$3,538	\$4,667	\$5,832	\$7,000	\$523	\$719	\$818	\$914
66	\$1,288	\$2,576	\$3,840	\$5,065	\$6,332	\$7,595	\$567	\$781	\$885	\$989
67	\$1,387	\$2,779	\$4,139	\$5,463	\$6,828	\$8,194	\$613	\$844	\$955	\$1,064
68	\$1,534	\$3,068	\$4,573	\$6,035	\$7,542	\$9,052	\$680	\$931	\$1,052	\$1,172
69	\$1,679	\$3,358	\$5,005	\$6,606	\$8,259	\$9,911	\$745	\$1,018	\$1,148	\$1,278
70	\$1,823	\$3,649	\$5,439	\$7,181	\$8,975	\$10,770	\$810	\$1,107	\$1,245	\$1,384
71	\$1,971	\$3,939	\$5,873	\$7,752	\$9,689	\$11,628	\$878	\$1,194	\$1,343	\$1,491
72	\$2,115	\$4,228	\$6,305	\$8,324	\$10,405	\$12,487	\$943	\$1,281	\$1,440	\$1,597
73	\$2,373	\$4,747	\$7,074	\$9,339	\$11,674	\$14,011	\$1,061	\$1,440	\$1,614	\$1,790
74	\$2,631	\$5,263	\$7,844	\$10,355	\$12,945	\$15,533	\$1,179	\$1,597	\$1,790	\$1,983
75	\$2,890	\$5,782	\$8,613	\$11,370	\$14,214	\$17,058	\$1,298	\$1,754	\$1,963	\$2,173
76	\$3,150	\$6,298	\$9,383	\$12,386	\$15,483	\$18,580	\$1,416	\$1,910	\$2,137	\$2,366
77	\$3,408	\$6,814	\$10,152	\$13,401	\$16,754	\$20,104	\$1,534	\$2,069	\$2,313	\$2,559
78	\$3,958	\$7,919	\$11,635	\$15,519	\$19,400	\$23,281	\$1,773	\$2,371	\$2,639	\$2,933
79	\$4,510	\$9,023	\$13,119	\$17,637	\$22,046	\$26,455	\$2,014	\$2,672	\$2,964	\$3,307
80	\$5,060	\$10,126	\$14,600	\$19,754	\$24,694	\$29,631	\$2,255	\$2,974	\$3,290	\$3,681
81	\$5,613	\$11,230	\$16,083	\$21,872	\$27,340	\$32,808	\$2,496	\$3,278	\$3,616	\$4,055
82	\$6,165	\$12,335	\$17,564	\$23,990	\$29,988	\$35,985	\$2,738	\$3,579	\$3,941	\$4,428
83	\$6,780	\$13,568	\$19,323	\$26,390	\$32,987	\$39,583	\$3,037	\$3,941	\$4,334	\$4,870
84	\$7,398	\$14,802	\$21,078	\$28,787	\$35,985	\$43,182	\$3,336	\$4,301	\$4,728	\$5,314
85	\$8,013	\$16,035	\$22,834	\$31,187	\$38,983	\$46,781	\$3,632	\$4,662	\$5,123	\$5,755
86	\$8,630	\$17,268	\$24,590	\$33,585	\$41,983	\$50,379	\$3,932	\$5,024	\$5,516	\$6,199
87	\$9,245	\$18,502	\$26,349	\$35,985	\$44,981	\$53,978	\$4,231	\$5,384	\$5,912	\$6,640
88	\$9,870	\$19,735	\$28,105	\$38,385	\$47,980	\$57,574	\$4,530	\$5,745	\$6,305	\$7,084
89	\$10,504	\$20,970	\$29,861	\$40,782	\$50,978	\$61,173	\$4,829	\$6,107	\$6,698	\$7,528
90	\$11,146	\$22,202	\$31,616	\$43,182	\$53,978	\$64,772	\$5,126	\$6,467	\$7,094	\$7,969
91	\$11,795	\$23,435	\$33,372	\$45,580	\$56,976	\$68,371	\$5,425	\$6,828	\$7,487	\$8,413
92	\$12,453	\$24,670	\$35,131	\$47,980	\$59,974	\$71,969	\$5,724	\$7,190	\$7,880	\$8,854
93	\$13,121	\$25,902	\$36,887	\$50,379	\$62,972	\$75,568	\$6,023	\$7,550	\$8,276	\$9,298
94	\$13,797	\$27,137	\$38,643	\$52,777	\$65,973	\$79,167	\$6,319	\$7,911	\$8,669	\$9,740
95	\$14,479	\$28,370	\$40,399	\$55,177	\$68,971	\$82,765	\$6,619	\$8,273	\$9,064	\$10,183
96	\$15,171	\$29,602	\$42,157	\$57,574	\$71,969	\$86,364	\$6,918	\$8,635	\$9,457	\$10,627
97	\$15,873	\$30,837	\$43,913	\$59,974	\$74,967	\$89,963	\$7,217	\$8,994	\$9,851	\$11,069
98	\$16,583	\$32,070	\$45,669	\$62,374	\$77,968	\$93,559	\$7,513	\$9,356	\$10,246	\$11,512
99	\$17,299	\$33,305	\$47,425	\$64,772	\$80,966	\$97,158	\$7,812	\$9,718	\$10,639	\$11,954
100	\$18,025	\$34,537	\$49,183	\$67,172	\$83,964	\$100,756	\$8,112	\$10,077	\$11,032	\$12,398

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Rate Sheets with Proposed Premium Rate Increase

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$268	\$403	\$482	\$557	\$632	\$668	\$321	\$509	\$625	\$726	\$806	\$871
38	\$268	\$403	\$482	\$557	\$632	\$668	\$321	\$509	\$625	\$726	\$806	\$871
39	\$268	\$403	\$482	\$557	\$632	\$668	\$321	\$509	\$625	\$726	\$806	\$871
40	\$268	\$403	\$482	\$557	\$632	\$668	\$321	\$509	\$625	\$726	\$806	\$871
41	\$268	\$403	\$482	\$557	\$632	\$668	\$321	\$509	\$625	\$726	\$806	\$871
42	\$268	\$403	\$482	\$557	\$632	\$668	\$321	\$509	\$625	\$726	\$806	\$871
43	\$273	\$410	\$492	\$567	\$644	\$680	\$326	\$519	\$634	\$738	\$820	\$885
44	\$277	\$417	\$499	\$576	\$654	\$690	\$330	\$526	\$644	\$750	\$832	\$900
45	\$282	\$425	\$509	\$586	\$663	\$702	\$335	\$535	\$654	\$762	\$847	\$914
46	\$285	\$432	\$516	\$596	\$675	\$714	\$343	\$543	\$666	\$774	\$859	\$929
47	\$289	\$437	\$523	\$605	\$685	\$724	\$347	\$552	\$675	\$786	\$873	\$943
48	\$306	\$463	\$555	\$639	\$724	\$765	\$364	\$581	\$714	\$832	\$924	\$996
49	\$321	\$490	\$586	\$673	\$765	\$803	\$381	\$613	\$755	\$878	\$974	\$1,049
50	\$338	\$514	\$615	\$709	\$803	\$842	\$398	\$644	\$794	\$924	\$1,025	\$1,102
51	\$352	\$540	\$646	\$743	\$842	\$880	\$415	\$675	\$832	\$970	\$1,078	\$1,155
52	\$369	\$564	\$678	\$779	\$880	\$919	\$432	\$704	\$873	\$1,015	\$1,129	\$1,208
53	\$374	\$572	\$685	\$789	\$892	\$931	\$437	\$714	\$883	\$1,028	\$1,141	\$1,223
54	\$379	\$579	\$695	\$798	\$902	\$943	\$441	\$721	\$895	\$1,042	\$1,155	\$1,237
55	\$384	\$586	\$702	\$808	\$914	\$955	\$446	\$731	\$905	\$1,054	\$1,170	\$1,252
56	\$386	\$593	\$709	\$818	\$924	\$965	\$451	\$740	\$914	\$1,066	\$1,184	\$1,266
57	\$391	\$601	\$719	\$827	\$936	\$977	\$458	\$748	\$926	\$1,078	\$1,196	\$1,283
58	\$412	\$634	\$757	\$871	\$984	\$1,025	\$480	\$789	\$977	\$1,138	\$1,264	\$1,351
59	\$434	\$668	\$798	\$914	\$1,035	\$1,076	\$504	\$830	\$1,028	\$1,199	\$1,329	\$1,418
60	\$453	\$702	\$837	\$960	\$1,083	\$1,124	\$526	\$868	\$1,081	\$1,259	\$1,394	\$1,486
61	\$475	\$736	\$876	\$1,003	\$1,134	\$1,175	\$548	\$909	\$1,131	\$1,317	\$1,459	\$1,556
62	\$497	\$769	\$917	\$1,047	\$1,182	\$1,223	\$572	\$950	\$1,182	\$1,377	\$1,527	\$1,623
63	\$552	\$861	\$1,023	\$1,167	\$1,317	\$1,360	\$637	\$1,061	\$1,324	\$1,541	\$1,705	\$1,811
64	\$610	\$953	\$1,131	\$1,290	\$1,452	\$1,498	\$702	\$1,175	\$1,464	\$1,705	\$1,884	\$2,000
65	\$668	\$1,044	\$1,237	\$1,411	\$1,587	\$1,635	\$767	\$1,286	\$1,606	\$1,869	\$2,062	\$2,188
66	\$726	\$1,136	\$1,346	\$1,534	\$1,722	\$1,770	\$832	\$1,399	\$1,746	\$2,033	\$2,243	\$2,373
67	\$784	\$1,225	\$1,452	\$1,655	\$1,857	\$1,908	\$897	\$1,510	\$1,889	\$2,197	\$2,422	\$2,562
68	\$868	\$1,358	\$1,606	\$1,826	\$2,050	\$2,103	\$994	\$1,672	\$2,091	\$2,431	\$2,677	\$2,832
69	\$953	\$1,491	\$1,761	\$1,997	\$2,241	\$2,296	\$1,088	\$1,833	\$2,294	\$2,665	\$2,933	\$3,099
70	\$1,037	\$1,623	\$1,913	\$2,168	\$2,431	\$2,492	\$1,182	\$1,995	\$2,496	\$2,899	\$3,189	\$3,367
71	\$1,119	\$1,754	\$2,067	\$2,342	\$2,624	\$2,685	\$1,276	\$2,156	\$2,699	\$3,133	\$3,444	\$3,635
72	\$1,204	\$1,886	\$2,219	\$2,513	\$2,815	\$2,880	\$1,370	\$2,318	\$2,902	\$3,365	\$3,700	\$3,903
73	\$1,353	\$2,123	\$2,494	\$2,820	\$3,155	\$3,230	\$1,539	\$2,607	\$3,263	\$3,782	\$4,156	\$4,383
74	\$1,503	\$2,359	\$2,767	\$3,126	\$3,497	\$3,577	\$1,708	\$2,897	\$3,625	\$4,199	\$4,609	\$4,865
75	\$1,650	\$2,593	\$3,039	\$3,432	\$3,837	\$3,927	\$1,877	\$3,186	\$3,987	\$4,617	\$5,065	\$5,345
76	\$1,799	\$2,829	\$3,314	\$3,739	\$4,180	\$4,276	\$2,043	\$3,473	\$4,349	\$5,034	\$5,521	\$5,825
77	\$1,949	\$3,066	\$3,587	\$4,045	\$4,520	\$4,624	\$2,212	\$3,763	\$4,711	\$5,451	\$5,977	\$6,305
78	\$2,234	\$3,548	\$4,125	\$4,650	\$5,157	\$5,275	\$2,569	\$4,375	\$5,456	\$6,247	\$6,874	\$7,253
79	\$2,518	\$4,030	\$4,662	\$5,258	\$5,794	\$5,926	\$2,926	\$4,988	\$6,204	\$7,043	\$7,771	\$8,201
80	\$2,803	\$4,513	\$5,200	\$5,864	\$6,430	\$6,578	\$3,283	\$5,598	\$6,951	\$7,837	\$8,666	\$9,149
81	\$3,087	\$4,995	\$5,738	\$6,471	\$7,067	\$7,229	\$3,640	\$6,211	\$7,699	\$8,633	\$9,564	\$10,099
82	\$3,372	\$5,478	\$6,276	\$7,077	\$7,704	\$7,880	\$3,997	\$6,824	\$8,447	\$9,429	\$10,461	\$11,047
83	\$3,710	\$6,025	\$6,903	\$7,784	\$8,473	\$8,669	\$4,397	\$7,506	\$9,291	\$10,372	\$11,505	\$12,152
84	\$4,047	\$6,573	\$7,530	\$8,493	\$9,243	\$9,457	\$4,800	\$8,189	\$10,135	\$11,315	\$12,552	\$13,256
85	\$4,385	\$7,120	\$8,160	\$9,199	\$10,015	\$10,246	\$5,200	\$8,871	\$10,979	\$12,258	\$13,599	\$14,361
86	\$4,720	\$7,668	\$8,787	\$9,908	\$10,784	\$11,032	\$5,601	\$9,552	\$11,824	\$13,201	\$14,643	\$15,466
87	\$5,058	\$8,215	\$9,414	\$10,615	\$11,556	\$11,821	\$6,003	\$10,234	\$12,668	\$14,144	\$15,690	\$16,570
88	\$5,396	\$8,763	\$10,041	\$11,324	\$12,325	\$12,610	\$6,404	\$10,917	\$13,514	\$15,087	\$16,737	\$17,675
89	\$5,733	\$9,310	\$10,668	\$12,031	\$13,095	\$13,399	\$6,804	\$11,599	\$14,359	\$16,030	\$17,781	\$18,780
90	\$6,071	\$9,858	\$11,298	\$12,738	\$13,867	\$14,185	\$7,207	\$12,282	\$15,203	\$16,973	\$18,828	\$19,882
91	\$6,406	\$10,405	\$11,925	\$13,447	\$14,636	\$14,974	\$7,607	\$12,965	\$16,047	\$17,916	\$19,875	\$20,987
92	\$6,744	\$10,953	\$12,552	\$14,154	\$15,405	\$15,762	\$8,008	\$13,647	\$16,891	\$18,857	\$20,919	\$22,092
93	\$7,082	\$11,500	\$13,179	\$14,863	\$16,177	\$16,551	\$8,411	\$14,330	\$17,735	\$19,800	\$21,966	\$23,196
94	\$7,419	\$12,048	\$13,806	\$15,569	\$16,947	\$17,337	\$8,811	\$15,012	\$18,582	\$20,743	\$23,013	\$24,301
95	\$7,757	\$12,595	\$14,436	\$16,276	\$17,716	\$18,126	\$9,211	\$15,692	\$19,426	\$21,686	\$24,057	\$25,406
96	\$8,092	\$13,143	\$15,063	\$16,985	\$18,488	\$18,915	\$9,614	\$16,375	\$20,270	\$22,629	\$25,104	\$26,510
97	\$8,430	\$13,691	\$15,690	\$17,692	\$19,257	\$19,701	\$10,015	\$17,058	\$21,115	\$23,572	\$26,151	\$27,615
98	\$8,768	\$14,240	\$16,317	\$18,401	\$20,029	\$20,490	\$10,415	\$17,740	\$21,959	\$24,516	\$27,195	\$28,720
99	\$9,105	\$14,788	\$16,944	\$19,108	\$20,799	\$21,279	\$10,818	\$18,423	\$22,803	\$25,459	\$28,242	\$29,824
100	\$9,443	\$15,335	\$17,574	\$19,815	\$21,568	\$22,067	\$11,218	\$19,105	\$23,650	\$26,402	\$29,289	\$30,929

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

Policy Form 461

Annual Premiums - Per Insured: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$396	\$622	\$695	\$876	\$977	\$1,247	\$408	\$818	\$1,206	\$1,570	\$1,963	\$2,357
38	\$396	\$622	\$695	\$876	\$977	\$1,247	\$408	\$818	\$1,206	\$1,570	\$1,963	\$2,357
39	\$396	\$622	\$695	\$876	\$977	\$1,247	\$408	\$818	\$1,206	\$1,570	\$1,963	\$2,357
40	\$396	\$622	\$695	\$876	\$977	\$1,247	\$408	\$818	\$1,206	\$1,570	\$1,963	\$2,357
41	\$396	\$622	\$695	\$876	\$977	\$1,247	\$408	\$818	\$1,206	\$1,570	\$1,963	\$2,357
42	\$396	\$622	\$695	\$876	\$977	\$1,247	\$408	\$818	\$1,206	\$1,570	\$1,963	\$2,357
43	\$403	\$632	\$704	\$890	\$994	\$1,269	\$415	\$830	\$1,225	\$1,597	\$1,997	\$2,395
44	\$410	\$644	\$716	\$905	\$1,008	\$1,288	\$422	\$844	\$1,247	\$1,623	\$2,028	\$2,434
45	\$417	\$654	\$728	\$919	\$1,025	\$1,310	\$429	\$859	\$1,266	\$1,650	\$2,062	\$2,475
46	\$422	\$663	\$740	\$933	\$1,042	\$1,331	\$437	\$871	\$1,286	\$1,676	\$2,094	\$2,513
47	\$429	\$673	\$753	\$948	\$1,059	\$1,351	\$441	\$885	\$1,307	\$1,700	\$2,127	\$2,552
48	\$451	\$707	\$794	\$1,001	\$1,114	\$1,430	\$461	\$924	\$1,365	\$1,780	\$2,226	\$2,670
49	\$470	\$740	\$837	\$1,054	\$1,172	\$1,508	\$480	\$960	\$1,423	\$1,860	\$2,323	\$2,788
50	\$490	\$772	\$880	\$1,105	\$1,230	\$1,587	\$499	\$999	\$1,481	\$1,937	\$2,422	\$2,906
51	\$511	\$806	\$924	\$1,158	\$1,288	\$1,667	\$519	\$1,037	\$1,539	\$2,016	\$2,521	\$3,025
52	\$531	\$839	\$967	\$1,211	\$1,346	\$1,744	\$538	\$1,073	\$1,597	\$2,094	\$2,617	\$3,140
53	\$538	\$849	\$979	\$1,225	\$1,360	\$1,766	\$543	\$1,088	\$1,616	\$2,120	\$2,651	\$3,179
54	\$545	\$859	\$991	\$1,240	\$1,377	\$1,787	\$550	\$1,100	\$1,638	\$2,147	\$2,682	\$3,220
55	\$550	\$868	\$1,001	\$1,254	\$1,394	\$1,809	\$557	\$1,114	\$1,657	\$2,171	\$2,716	\$3,259
56	\$557	\$880	\$1,013	\$1,269	\$1,411	\$1,831	\$564	\$1,126	\$1,676	\$2,197	\$2,747	\$3,297
57	\$564	\$890	\$1,025	\$1,283	\$1,428	\$1,852	\$569	\$1,141	\$1,696	\$2,224	\$2,779	\$3,336
58	\$593	\$936	\$1,083	\$1,353	\$1,503	\$1,954	\$598	\$1,196	\$1,778	\$2,335	\$2,919	\$3,502
59	\$620	\$982	\$1,138	\$1,423	\$1,580	\$2,057	\$625	\$1,252	\$1,862	\$2,446	\$3,056	\$3,669
60	\$649	\$1,028	\$1,196	\$1,491	\$1,655	\$2,161	\$654	\$1,307	\$1,944	\$2,557	\$3,196	\$3,835
61	\$675	\$1,071	\$1,252	\$1,561	\$1,732	\$2,262	\$680	\$1,363	\$2,028	\$2,668	\$3,333	\$4,002
62	\$704	\$1,117	\$1,307	\$1,631	\$1,807	\$2,366	\$709	\$1,418	\$2,111	\$2,779	\$3,473	\$4,168
63	\$784	\$1,247	\$1,464	\$1,821	\$2,019	\$2,648	\$789	\$1,577	\$2,352	\$3,097	\$3,871	\$4,646
64	\$866	\$1,377	\$1,618	\$2,012	\$2,229	\$2,931	\$868	\$1,739	\$2,590	\$3,415	\$4,269	\$5,123
65	\$946	\$1,505	\$1,775	\$2,202	\$2,439	\$3,213	\$950	\$1,901	\$2,832	\$3,734	\$4,667	\$5,601
66	\$1,025	\$1,635	\$1,930	\$2,393	\$2,648	\$3,495	\$1,030	\$2,062	\$3,070	\$4,052	\$5,065	\$6,078
67	\$1,107	\$1,763	\$2,086	\$2,583	\$2,861	\$3,777	\$1,110	\$2,221	\$3,312	\$4,371	\$5,463	\$6,556
68	\$1,223	\$1,951	\$2,308	\$2,858	\$3,160	\$4,182	\$1,228	\$2,455	\$3,659	\$4,829	\$6,035	\$7,241
69	\$1,339	\$2,137	\$2,533	\$3,131	\$3,461	\$4,588	\$1,343	\$2,687	\$4,004	\$5,285	\$6,606	\$7,928
70	\$1,454	\$2,323	\$2,757	\$3,406	\$3,763	\$4,993	\$1,459	\$2,919	\$4,351	\$5,743	\$7,181	\$8,616
71	\$1,570	\$2,511	\$2,979	\$3,678	\$4,064	\$5,396	\$1,575	\$3,150	\$4,699	\$6,201	\$7,752	\$9,303
72	\$1,688	\$2,697	\$3,203	\$3,953	\$4,366	\$5,801	\$1,693	\$3,384	\$5,046	\$6,660	\$8,324	\$9,991
73	\$1,896	\$3,029	\$3,601	\$4,440	\$4,901	\$6,524	\$1,898	\$3,796	\$5,661	\$7,472	\$9,339	\$11,209
74	\$2,101	\$3,362	\$3,999	\$4,928	\$5,437	\$7,248	\$2,106	\$4,211	\$6,276	\$8,285	\$10,355	\$12,427
75	\$2,308	\$3,695	\$4,399	\$5,415	\$5,972	\$7,972	\$2,313	\$4,624	\$6,891	\$9,098	\$11,370	\$13,645
76	\$2,516	\$4,028	\$4,797	\$5,902	\$6,510	\$8,695	\$2,518	\$5,039	\$7,506	\$9,908	\$12,386	\$14,863
77	\$2,723	\$4,361	\$5,195	\$6,389	\$7,045	\$9,419	\$2,726	\$5,451	\$8,124	\$10,721	\$13,401	\$16,083
78	\$3,165	\$5,068	\$6,016	\$7,373	\$8,121	\$10,914	\$3,167	\$6,334	\$9,308	\$12,415	\$15,519	\$18,623
79	\$3,604	\$5,777	\$6,836	\$8,360	\$9,195	\$12,407	\$3,608	\$7,219	\$10,495	\$14,110	\$17,637	\$21,165
80	\$4,045	\$6,483	\$7,656	\$9,344	\$10,270	\$13,903	\$4,050	\$8,102	\$11,681	\$15,803	\$19,754	\$23,705
81	\$4,484	\$7,193	\$8,476	\$10,331	\$11,346	\$15,398	\$4,491	\$8,985	\$12,866	\$17,497	\$21,872	\$26,247
82	\$4,925	\$7,899	\$9,296	\$11,317	\$12,422	\$16,891	\$4,933	\$9,867	\$14,052	\$19,192	\$23,990	\$28,787
83	\$5,417	\$8,688	\$10,227	\$12,448	\$13,664	\$18,582	\$5,425	\$10,854	\$15,456	\$21,110	\$26,390	\$31,667
84	\$5,912	\$9,479	\$11,156	\$13,580	\$14,906	\$20,270	\$5,917	\$11,841	\$16,862	\$23,030	\$28,787	\$34,545
85	\$6,404	\$10,268	\$12,084	\$14,711	\$16,148	\$21,959	\$6,411	\$12,827	\$18,268	\$24,950	\$31,187	\$37,425
86	\$6,898	\$11,059	\$13,015	\$15,842	\$17,388	\$23,650	\$6,903	\$13,816	\$19,672	\$26,870	\$33,585	\$40,302
87	\$7,390	\$11,848	\$13,944	\$16,973	\$18,630	\$25,338	\$7,398	\$14,802	\$21,078	\$28,787	\$35,985	\$43,182
88	\$7,885	\$12,639	\$14,875	\$18,104	\$19,872	\$27,026	\$7,890	\$15,789	\$22,482	\$30,707	\$38,385	\$46,060
89	\$8,377	\$13,428	\$15,803	\$19,238	\$21,115	\$28,717	\$8,384	\$16,775	\$23,888	\$32,627	\$40,782	\$48,939
90	\$8,871	\$14,219	\$16,732	\$20,369	\$22,357	\$30,406	\$8,876	\$17,762	\$25,295	\$34,545	\$43,182	\$51,817
91	\$9,363	\$15,007	\$17,663	\$21,501	\$23,599	\$32,094	\$9,371	\$18,748	\$26,698	\$36,465	\$45,580	\$54,697
92	\$9,858	\$15,799	\$18,592	\$22,632	\$24,841	\$33,785	\$9,863	\$19,735	\$28,105	\$38,385	\$47,980	\$57,574
93	\$10,350	\$16,587	\$19,523	\$23,763	\$26,083	\$35,473	\$10,355	\$20,721	\$29,508	\$40,302	\$50,379	\$60,454
94	\$10,842	\$17,378	\$20,451	\$24,894	\$27,326	\$37,162	\$10,849	\$21,708	\$30,915	\$42,222	\$52,777	\$63,332
95	\$11,336	\$18,167	\$21,382	\$26,028	\$28,568	\$38,852	\$11,341	\$22,697	\$32,318	\$44,142	\$55,177	\$66,212
96	\$11,828	\$18,958	\$22,311	\$27,159	\$29,810	\$40,541	\$11,836	\$23,683	\$33,725	\$46,060	\$57,574	\$69,092
97	\$12,323	\$19,747	\$23,240	\$28,290	\$31,052	\$42,229	\$12,328	\$24,670	\$35,131	\$47,980	\$59,974	\$71,969
98	\$12,815	\$20,538	\$24,171	\$29,422	\$32,294	\$43,920	\$12,822	\$25,656	\$36,535	\$49,899	\$62,374	\$74,849
99	\$13,309	\$21,327	\$25,099	\$30,553	\$33,536	\$45,609	\$13,314	\$26,643	\$37,941	\$51,817	\$64,772	\$77,727
100	\$13,801	\$22,118	\$26,030	\$31,684	\$34,779	\$47,297	\$13,809	\$27,629	\$39,345	\$53,737	\$67,172	\$80,607

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 461

RIDER SPAR

Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 0 days \$50	\$75K 0 days \$100	\$75K 0 days \$150	\$75K 0 days \$200	\$150k 0 days \$50	\$150k 0 days \$100	\$150k 0 days \$150	\$150k 0 days \$200	\$150k 0 days \$250	\$150k 0 days \$300
37	\$56	\$85	\$101	\$117	\$70	\$114	\$141	\$166	\$184	\$203
38	\$56	\$85	\$101	\$117	\$70	\$114	\$141	\$166	\$184	\$203
39	\$56	\$85	\$101	\$117	\$70	\$114	\$141	\$166	\$184	\$203
40	\$56	\$85	\$101	\$117	\$70	\$114	\$141	\$166	\$184	\$203
41	\$56	\$85	\$101	\$117	\$70	\$114	\$141	\$166	\$184	\$203
42	\$56	\$85	\$101	\$117	\$70	\$114	\$141	\$166	\$184	\$203
43	\$57	\$87	\$103	\$119	\$72	\$116	\$143	\$168	\$187	\$206
44	\$58	\$88	\$105	\$121	\$73	\$118	\$145	\$171	\$190	\$209
45	\$59	\$89	\$106	\$123	\$74	\$119	\$148	\$174	\$193	\$213
46	\$60	\$91	\$108	\$125	\$75	\$121	\$150	\$177	\$196	\$216
47	\$61	\$92	\$110	\$127	\$76	\$123	\$153	\$179	\$199	\$220
48	\$63	\$95	\$113	\$129	\$78	\$127	\$157	\$184	\$205	\$225
49	\$65	\$97	\$115	\$132	\$80	\$130	\$162	\$190	\$210	\$230
50	\$67	\$100	\$118	\$135	\$82	\$134	\$166	\$195	\$215	\$236
51	\$69	\$102	\$121	\$137	\$84	\$137	\$170	\$200	\$221	\$241
52	\$71	\$104	\$123	\$140	\$85	\$141	\$175	\$205	\$226	\$247
53	\$72	\$106	\$125	\$142	\$86	\$143	\$177	\$207	\$229	\$250
54	\$72	\$107	\$126	\$144	\$88	\$144	\$179	\$210	\$231	\$253
55	\$73	\$108	\$128	\$145	\$89	\$146	\$181	\$212	\$234	\$256
56	\$74	\$110	\$130	\$147	\$90	\$148	\$183	\$215	\$237	\$259
57	\$75	\$111	\$131	\$149	\$91	\$149	\$186	\$217	\$240	\$262
58	\$78	\$115	\$136	\$154	\$94	\$156	\$193	\$226	\$249	\$272
59	\$81	\$120	\$141	\$159	\$98	\$162	\$201	\$235	\$258	\$282
60	\$84	\$124	\$146	\$164	\$101	\$168	\$209	\$244	\$268	\$292
61	\$88	\$129	\$151	\$170	\$105	\$175	\$216	\$253	\$277	\$302
62	\$91	\$133	\$156	\$175	\$109	\$181	\$224	\$261	\$287	\$312
63	\$101	\$148	\$172	\$193	\$121	\$201	\$249	\$290	\$317	\$344
64	\$111	\$162	\$188	\$211	\$132	\$222	\$273	\$318	\$347	\$377
65	\$121	\$177	\$205	\$229	\$144	\$242	\$298	\$346	\$378	\$409
66	\$131	\$191	\$221	\$247	\$156	\$262	\$323	\$375	\$408	\$442
67	\$141	\$205	\$237	\$265	\$168	\$282	\$347	\$403	\$439	\$475
68	\$156	\$226	\$261	\$290	\$186	\$312	\$383	\$444	\$483	\$522
69	\$171	\$247	\$285	\$316	\$203	\$342	\$419	\$485	\$527	\$569
70	\$186	\$268	\$308	\$342	\$221	\$372	\$455	\$526	\$571	\$616
71	\$201	\$289	\$332	\$368	\$238	\$401	\$491	\$567	\$615	\$664
72	\$216	\$310	\$355	\$394	\$256	\$431	\$527	\$608	\$659	\$711
73	\$242	\$347	\$397	\$440	\$287	\$484	\$590	\$680	\$737	\$795
74	\$268	\$384	\$439	\$487	\$318	\$536	\$653	\$752	\$815	\$878
75	\$294	\$421	\$481	\$533	\$349	\$589	\$716	\$824	\$893	\$962
76	\$321	\$459	\$523	\$579	\$380	\$641	\$779	\$897	\$971	\$1,046
77	\$347	\$496	\$565	\$625	\$411	\$694	\$843	\$969	\$1,049	\$1,130
78	\$409	\$579	\$657	\$738	\$487	\$819	\$988	\$1,143	\$1,229	\$1,315
79	\$472	\$663	\$750	\$851	\$563	\$944	\$1,134	\$1,318	\$1,408	\$1,499
80	\$534	\$746	\$842	\$963	\$639	\$1,069	\$1,279	\$1,493	\$1,588	\$1,683
81	\$597	\$830	\$933	\$1,076	\$716	\$1,194	\$1,425	\$1,667	\$1,767	\$1,867
82	\$660	\$913	\$1,025	\$1,189	\$792	\$1,319	\$1,570	\$1,842	\$1,946	\$2,050
83	\$731	\$1,005	\$1,128	\$1,308	\$879	\$1,452	\$1,741	\$2,043	\$2,143	\$2,255
84	\$803	\$1,097	\$1,230	\$1,427	\$965	\$1,586	\$1,912	\$2,244	\$2,339	\$2,461
85	\$875	\$1,189	\$1,333	\$1,546	\$1,051	\$1,719	\$2,084	\$2,445	\$2,535	\$2,666
86	\$947	\$1,281	\$1,435	\$1,665	\$1,138	\$1,852	\$2,255	\$2,646	\$2,732	\$2,871
87	\$1,019	\$1,374	\$1,538	\$1,784	\$1,224	\$1,985	\$2,426	\$2,846	\$2,928	\$3,076
88	\$1,091	\$1,466	\$1,640	\$1,903	\$1,310	\$2,118	\$2,597	\$3,047	\$3,125	\$3,281
89	\$1,163	\$1,558	\$1,743	\$2,022	\$1,397	\$2,251	\$2,768	\$3,248	\$3,321	\$3,486
90	\$1,235	\$1,650	\$1,846	\$2,141	\$1,483	\$2,384	\$2,939	\$3,449	\$3,517	\$3,691
91	\$1,307	\$1,742	\$1,948	\$2,260	\$1,569	\$2,517	\$3,111	\$3,650	\$3,714	\$3,896
92	\$1,379	\$1,834	\$2,051	\$2,379	\$1,656	\$2,650	\$3,282	\$3,851	\$3,910	\$4,101
93	\$1,451	\$1,926	\$2,153	\$2,498	\$1,742	\$2,784	\$3,453	\$4,051	\$4,106	\$4,306
94	\$1,522	\$2,018	\$2,256	\$2,617	\$1,829	\$2,917	\$3,624	\$4,252	\$4,303	\$4,511
95	\$1,594	\$2,110	\$2,358	\$2,736	\$1,915	\$3,050	\$3,795	\$4,453	\$4,499	\$4,716
96	\$1,666	\$2,203	\$2,461	\$2,855	\$2,001	\$3,183	\$3,966	\$4,654	\$4,695	\$4,922
97	\$1,738	\$2,295	\$2,563	\$2,974	\$2,088	\$3,316	\$4,138	\$4,855	\$4,892	\$5,127
98	\$1,810	\$2,387	\$2,666	\$3,093	\$2,174	\$3,449	\$4,309	\$5,056	\$5,088	\$5,332
99	\$1,882	\$2,479	\$2,768	\$3,211	\$2,260	\$3,582	\$4,480	\$5,256	\$5,285	\$5,537
100	\$1,954	\$2,571	\$2,871	\$3,330	\$2,347	\$3,715	\$4,651	\$5,457	\$5,481	\$5,742

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 461

RIDER SPAR

Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K 0 days \$50	\$250K 0 days \$100	\$250K 0 days \$150	\$250K 0 days \$200	\$250K 0 days \$250	\$250K 0 days \$300	\$500K 0 days \$50	\$500K 0 days \$100	\$500K 0 days \$150	\$500K 0 days \$200	\$500K 0 days \$250	\$500K 0 days \$300
37	\$75	\$135	\$175	\$207	\$235	\$268	\$76	\$145	\$178	\$271	\$306	\$350
38	\$75	\$135	\$175	\$207	\$235	\$268	\$76	\$145	\$178	\$271	\$306	\$350
39	\$75	\$135	\$175	\$207	\$235	\$268	\$76	\$145	\$178	\$271	\$306	\$350
40	\$75	\$135	\$175	\$207	\$235	\$268	\$76	\$145	\$178	\$271	\$306	\$350
41	\$75	\$135	\$175	\$207	\$235	\$268	\$76	\$145	\$178	\$271	\$306	\$350
42	\$75	\$135	\$175	\$207	\$235	\$268	\$76	\$145	\$178	\$271	\$306	\$500
43	\$76	\$138	\$178	\$211	\$239	\$272	\$77	\$147	\$181	\$275	\$312	\$475
44	\$78	\$140	\$181	\$214	\$242	\$277	\$79	\$150	\$184	\$280	\$317	\$451
45	\$79	\$142	\$184	\$218	\$246	\$281	\$80	\$152	\$187	\$284	\$322	\$427
46	\$80	\$144	\$186	\$221	\$250	\$286	\$81	\$155	\$190	\$289	\$327	\$403
47	\$81	\$147	\$189	\$225	\$254	\$290	\$83	\$157	\$193	\$293	\$332	\$379
48	\$83	\$151	\$195	\$231	\$262	\$299	\$84	\$160	\$198	\$301	\$341	\$390
49	\$84	\$154	\$200	\$238	\$269	\$309	\$85	\$164	\$204	\$309	\$350	\$401
50	\$86	\$158	\$206	\$245	\$277	\$318	\$87	\$167	\$209	\$317	\$358	\$412
51	\$87	\$162	\$211	\$251	\$284	\$327	\$88	\$170	\$215	\$325	\$367	\$423
52	\$89	\$166	\$217	\$258	\$291	\$336	\$90	\$173	\$220	\$332	\$376	\$434
53	\$90	\$168	\$220	\$261	\$295	\$340	\$91	\$175	\$223	\$336	\$381	\$439
54	\$91	\$170	\$222	\$264	\$299	\$344	\$92	\$178	\$225	\$341	\$385	\$444
55	\$92	\$172	\$225	\$267	\$302	\$349	\$93	\$180	\$228	\$345	\$390	\$450
56	\$93	\$174	\$228	\$270	\$306	\$353	\$94	\$182	\$231	\$349	\$394	\$455
57	\$95	\$176	\$230	\$273	\$309	\$357	\$95	\$184	\$234	\$353	\$399	\$460
58	\$98	\$184	\$240	\$285	\$322	\$373	\$99	\$191	\$243	\$367	\$415	\$480
59	\$101	\$191	\$250	\$296	\$335	\$388	\$102	\$198	\$253	\$381	\$431	\$499
60	\$105	\$198	\$259	\$308	\$348	\$404	\$105	\$205	\$263	\$396	\$447	\$519
61	\$108	\$205	\$269	\$319	\$361	\$419	\$109	\$212	\$272	\$410	\$463	\$538
62	\$112	\$212	\$279	\$331	\$374	\$435	\$112	\$219	\$282	\$424	\$479	\$557
63	\$124	\$236	\$310	\$368	\$415	\$484	\$124	\$243	\$314	\$471	\$531	\$620
64	\$136	\$259	\$341	\$405	\$456	\$533	\$136	\$266	\$345	\$518	\$583	\$682
65	\$148	\$282	\$372	\$442	\$497	\$582	\$148	\$290	\$377	\$565	\$636	\$745
66	\$160	\$306	\$403	\$478	\$538	\$631	\$160	\$314	\$408	\$612	\$688	\$807
67	\$172	\$329	\$435	\$515	\$579	\$680	\$172	\$337	\$439	\$659	\$740	\$869
68	\$189	\$364	\$480	\$569	\$639	\$751	\$190	\$372	\$486	\$728	\$817	\$961
69	\$207	\$398	\$526	\$623	\$699	\$822	\$208	\$407	\$532	\$797	\$894	\$1,052
70	\$225	\$433	\$572	\$676	\$758	\$893	\$225	\$442	\$578	\$866	\$971	\$1,143
71	\$243	\$468	\$617	\$730	\$818	\$964	\$243	\$477	\$624	\$935	\$1,048	\$1,235
72	\$260	\$502	\$663	\$784	\$878	\$1,035	\$261	\$512	\$670	\$1,004	\$1,125	\$1,326
73	\$291	\$563	\$744	\$878	\$983	\$1,160	\$292	\$574	\$751	\$1,126	\$1,260	\$1,487
74	\$323	\$624	\$824	\$973	\$1,089	\$1,285	\$323	\$635	\$832	\$1,248	\$1,396	\$1,648
75	\$354	\$685	\$905	\$1,067	\$1,194	\$1,410	\$354	\$697	\$914	\$1,370	\$1,532	\$1,809
76	\$385	\$746	\$985	\$1,162	\$1,299	\$1,535	\$385	\$758	\$995	\$1,491	\$1,668	\$1,970
77	\$416	\$807	\$1,065	\$1,256	\$1,404	\$1,659	\$416	\$820	\$1,076	\$1,613	\$1,803	\$2,131
78	\$493	\$956	\$1,259	\$1,468	\$1,647	\$1,961	\$493	\$970	\$1,270	\$1,886	\$2,115	\$2,518
79	\$569	\$1,106	\$1,453	\$1,680	\$1,890	\$2,263	\$570	\$1,121	\$1,465	\$2,157	\$2,426	\$2,906
80	\$646	\$1,257	\$1,647	\$1,892	\$2,132	\$2,565	\$647	\$1,272	\$1,660	\$2,429	\$2,738	\$3,293
81	\$723	\$1,407	\$1,841	\$2,103	\$2,374	\$2,867	\$724	\$1,423	\$1,855	\$2,701	\$3,049	\$3,681
82	\$800	\$1,557	\$2,035	\$2,315	\$2,617	\$3,169	\$801	\$1,574	\$2,050	\$2,972	\$3,360	\$4,069
83	\$887	\$1,714	\$2,238	\$2,546	\$2,902	\$3,486	\$889	\$1,734	\$2,255	\$3,269	\$3,727	\$4,476
84	\$974	\$1,871	\$2,442	\$2,777	\$3,187	\$3,803	\$976	\$1,894	\$2,460	\$3,567	\$4,093	\$4,883
85	\$1,062	\$2,029	\$2,645	\$3,009	\$3,473	\$4,120	\$1,063	\$2,055	\$2,665	\$3,864	\$4,459	\$5,290
86	\$1,149	\$2,186	\$2,849	\$3,240	\$3,758	\$4,437	\$1,151	\$2,215	\$2,870	\$4,161	\$4,826	\$5,697
87	\$1,236	\$2,343	\$3,052	\$3,472	\$4,043	\$4,754	\$1,238	\$2,376	\$3,075	\$4,458	\$5,192	\$6,104
88	\$1,323	\$2,500	\$3,256	\$3,703	\$4,328	\$5,071	\$1,325	\$2,536	\$3,280	\$4,755	\$5,558	\$6,511
89	\$1,410	\$2,657	\$3,459	\$3,935	\$4,614	\$5,387	\$1,413	\$2,697	\$3,485	\$5,053	\$5,925	\$6,918
90	\$1,498	\$2,814	\$3,662	\$4,166	\$4,899	\$5,704	\$1,500	\$2,857	\$3,690	\$5,350	\$6,291	\$7,325
91	\$1,585	\$2,971	\$3,866	\$4,398	\$5,184	\$6,021	\$1,588	\$3,018	\$3,894	\$5,647	\$6,657	\$7,732
92	\$1,672	\$3,128	\$4,069	\$4,629	\$5,470	\$6,338	\$1,675	\$3,178	\$4,099	\$5,944	\$7,024	\$8,139
93	\$1,759	\$3,286	\$4,273	\$4,861	\$5,755	\$6,655	\$1,762	\$3,338	\$4,304	\$6,241	\$7,390	\$8,546
94	\$1,846	\$3,443	\$4,476	\$5,092	\$6,040	\$6,972	\$1,850	\$3,499	\$4,509	\$6,539	\$7,756	\$8,953
95	\$1,934	\$3,600	\$4,680	\$5,323	\$6,325	\$7,289	\$1,937	\$3,659	\$4,714	\$6,836	\$8,123	\$9,360
96	\$2,021	\$3,757	\$4,883	\$5,555	\$6,611	\$7,606	\$2,024	\$3,820	\$4,919	\$7,133	\$8,489	\$9,767
97	\$2,108	\$3,914	\$5,087	\$5,786	\$6,896	\$7,923	\$2,112	\$3,980	\$5,124	\$7,430	\$8,855	\$10,174
98	\$2,195	\$4,071	\$5,290	\$6,018	\$7,181	\$8,240	\$2,199	\$4,141	\$5,329	\$7,727	\$9,222	\$10,581
99	\$2,282	\$4,228	\$5,494	\$6,249	\$7,467	\$8,557	\$2,287	\$4,301	\$5,534	\$8,025	\$9,588	\$10,988
100	\$2,370	\$4,385	\$5,697	\$6,481	\$7,752	\$8,873	\$2,374	\$4,462	\$5,739	\$8,322	\$9,954	\$11,394

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 461

RIDER SPAR

Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 30 days \$50	\$75K 30 days \$100	\$75K 30 days \$150	\$75K 30 days \$200	\$150k 30 days \$50	\$150k 30 days \$100	\$150k 30 days \$150	\$150k 30 days \$200	\$150k 30 days \$250	\$150k 30 days \$300
37	\$52	\$78	\$93	\$108	\$65	\$104	\$130	\$152	\$171	\$186
38	\$52	\$78	\$93	\$108	\$65	\$104	\$130	\$152	\$171	\$186
39	\$52	\$78	\$93	\$108	\$65	\$104	\$130	\$152	\$171	\$186
40	\$52	\$78	\$93	\$108	\$65	\$104	\$130	\$152	\$171	\$186
41	\$52	\$78	\$93	\$108	\$65	\$104	\$130	\$152	\$171	\$186
42	\$52	\$78	\$93	\$108	\$65	\$104	\$130	\$152	\$171	\$186
43	\$53	\$79	\$95	\$109	\$66	\$106	\$132	\$155	\$174	\$190
44	\$54	\$81	\$96	\$111	\$67	\$108	\$134	\$157	\$177	\$193
45	\$54	\$82	\$98	\$113	\$68	\$110	\$136	\$160	\$180	\$196
46	\$55	\$83	\$99	\$115	\$69	\$111	\$138	\$163	\$182	\$199
47	\$56	\$85	\$101	\$116	\$70	\$113	\$140	\$165	\$185	\$202
48	\$58	\$87	\$104	\$119	\$72	\$116	\$145	\$170	\$190	\$207
49	\$60	\$89	\$106	\$121	\$73	\$120	\$149	\$175	\$195	\$212
50	\$62	\$92	\$109	\$124	\$75	\$123	\$153	\$179	\$200	\$217
51	\$63	\$94	\$111	\$126	\$77	\$126	\$157	\$184	\$205	\$222
52	\$65	\$96	\$114	\$129	\$79	\$129	\$161	\$189	\$210	\$227
53	\$66	\$97	\$115	\$131	\$80	\$131	\$163	\$191	\$213	\$230
54	\$67	\$98	\$116	\$132	\$81	\$133	\$165	\$193	\$216	\$233
55	\$67	\$100	\$118	\$134	\$81	\$134	\$167	\$195	\$218	\$236
56	\$68	\$101	\$119	\$135	\$82	\$136	\$169	\$198	\$221	\$238
57	\$69	\$102	\$121	\$137	\$83	\$137	\$171	\$200	\$223	\$241
58	\$72	\$106	\$125	\$142	\$87	\$143	\$178	\$208	\$232	\$250
59	\$75	\$110	\$130	\$146	\$90	\$149	\$185	\$216	\$241	\$259
60	\$78	\$114	\$134	\$151	\$93	\$155	\$192	\$224	\$250	\$268
61	\$81	\$118	\$139	\$156	\$97	\$161	\$199	\$232	\$258	\$278
62	\$83	\$123	\$143	\$161	\$100	\$167	\$206	\$240	\$267	\$287
63	\$93	\$136	\$158	\$177	\$111	\$185	\$229	\$267	\$296	\$317
64	\$102	\$149	\$173	\$194	\$122	\$204	\$252	\$293	\$324	\$347
65	\$111	\$162	\$188	\$210	\$133	\$223	\$274	\$319	\$353	\$377
66	\$121	\$176	\$203	\$227	\$144	\$241	\$297	\$345	\$381	\$407
67	\$130	\$189	\$218	\$243	\$155	\$260	\$320	\$371	\$410	\$437
68	\$144	\$208	\$240	\$267	\$171	\$287	\$353	\$409	\$451	\$480
69	\$157	\$228	\$262	\$291	\$187	\$315	\$386	\$446	\$492	\$524
70	\$171	\$247	\$283	\$315	\$203	\$342	\$419	\$484	\$533	\$567
71	\$185	\$266	\$305	\$339	\$219	\$369	\$452	\$522	\$575	\$610
72	\$198	\$285	\$327	\$363	\$236	\$397	\$485	\$559	\$616	\$654
73	\$223	\$319	\$366	\$405	\$264	\$445	\$543	\$626	\$689	\$731
74	\$247	\$354	\$404	\$448	\$292	\$493	\$601	\$692	\$761	\$808
75	\$271	\$388	\$443	\$490	\$321	\$542	\$659	\$758	\$834	\$885
76	\$295	\$422	\$481	\$533	\$349	\$590	\$717	\$825	\$907	\$962
77	\$319	\$456	\$520	\$575	\$378	\$638	\$775	\$891	\$979	\$1,040
78	\$377	\$533	\$605	\$676	\$445	\$753	\$909	\$1,049	\$1,150	\$1,210
79	\$434	\$610	\$690	\$777	\$512	\$868	\$1,043	\$1,206	\$1,320	\$1,379
80	\$492	\$686	\$774	\$877	\$579	\$983	\$1,177	\$1,364	\$1,490	\$1,548
81	\$549	\$763	\$859	\$978	\$647	\$1,099	\$1,311	\$1,522	\$1,660	\$1,717
82	\$607	\$840	\$943	\$1,078	\$714	\$1,214	\$1,445	\$1,679	\$1,830	\$1,886
83	\$673	\$925	\$1,038	\$1,186	\$789	\$1,336	\$1,596	\$1,856	\$2,014	\$2,075
84	\$739	\$1,009	\$1,132	\$1,294	\$864	\$1,458	\$1,748	\$2,032	\$2,198	\$2,264
85	\$805	\$1,094	\$1,226	\$1,402	\$939	\$1,580	\$1,899	\$2,208	\$2,382	\$2,452
86	\$871	\$1,179	\$1,321	\$1,510	\$1,014	\$1,702	\$2,051	\$2,384	\$2,566	\$2,641
87	\$938	\$1,264	\$1,415	\$1,618	\$1,089	\$1,824	\$2,202	\$2,561	\$2,750	\$2,830
88	\$1,004	\$1,348	\$1,509	\$1,726	\$1,163	\$1,946	\$2,354	\$2,737	\$2,934	\$3,018
89	\$1,070	\$1,433	\$1,604	\$1,833	\$1,238	\$2,068	\$2,505	\$2,913	\$3,118	\$3,207
90	\$1,136	\$1,518	\$1,698	\$1,941	\$1,313	\$2,190	\$2,657	\$3,089	\$3,302	\$3,396
91	\$1,202	\$1,603	\$1,792	\$2,049	\$1,388	\$2,312	\$2,808	\$3,265	\$3,486	\$3,584
92	\$1,268	\$1,687	\$1,887	\$2,157	\$1,463	\$2,434	\$2,960	\$3,442	\$3,670	\$3,773
93	\$1,335	\$1,772	\$1,981	\$2,265	\$1,538	\$2,556	\$3,111	\$3,618	\$3,853	\$3,962
94	\$1,401	\$1,857	\$2,075	\$2,373	\$1,613	\$2,677	\$3,263	\$3,794	\$4,037	\$4,150
95	\$1,467	\$1,942	\$2,170	\$2,481	\$1,688	\$2,799	\$3,414	\$3,970	\$4,221	\$4,339
96	\$1,533	\$2,026	\$2,264	\$2,589	\$1,763	\$2,921	\$3,566	\$4,147	\$4,405	\$4,528
97	\$1,599	\$2,111	\$2,358	\$2,696	\$1,838	\$3,043	\$3,717	\$4,323	\$4,589	\$4,716
98	\$1,665	\$2,196	\$2,453	\$2,804	\$1,913	\$3,165	\$3,869	\$4,499	\$4,773	\$4,905
99	\$1,732	\$2,280	\$2,547	\$2,912	\$1,988	\$3,287	\$4,021	\$4,675	\$4,957	\$5,094
100	\$1,798	\$2,365	\$2,641	\$3,020	\$2,063	\$3,409	\$4,172	\$4,852	\$5,141	\$5,282

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 461

RIDER SPAR

Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K 30 days \$50	\$250K 30 days \$100	\$250K 30 days \$150	\$250K 30 days \$200	\$250K 30 days \$250	\$250K 30 days \$300	\$500K 30 days \$50	\$500K 30 days \$100	\$500K 30 days \$150	\$500K 30 days \$200	\$500K 30 days \$250	\$500K 30 days \$300
37	\$69	\$125	\$161	\$191	\$216	\$226	\$70	\$133	\$164	\$233	\$266	\$322
38	\$69	\$125	\$161	\$191	\$216	\$226	\$70	\$133	\$164	\$233	\$266	\$322
39	\$69	\$125	\$161	\$191	\$216	\$226	\$70	\$133	\$164	\$233	\$266	\$322
40	\$69	\$125	\$161	\$191	\$216	\$226	\$70	\$133	\$164	\$233	\$266	\$322
41	\$69	\$125	\$161	\$191	\$216	\$226	\$70	\$133	\$164	\$233	\$266	\$322
42	\$69	\$125	\$161	\$191	\$216	\$226	\$70	\$133	\$164	\$233	\$266	\$322
43	\$70	\$127	\$164	\$194	\$220	\$230	\$71	\$136	\$167	\$237	\$271	\$327
44	\$71	\$129	\$166	\$197	\$223	\$234	\$72	\$138	\$169	\$241	\$275	\$333
45	\$72	\$131	\$169	\$200	\$227	\$237	\$74	\$140	\$172	\$245	\$280	\$338
46	\$73	\$133	\$172	\$203	\$230	\$241	\$75	\$142	\$175	\$249	\$284	\$343
47	\$75	\$135	\$174	\$207	\$234	\$245	\$76	\$145	\$178	\$253	\$288	\$349
48	\$76	\$139	\$179	\$213	\$241	\$261	\$77	\$147	\$183	\$259	\$296	\$359
49	\$77	\$142	\$184	\$219	\$248	\$276	\$78	\$150	\$188	\$266	\$303	\$369
50	\$79	\$146	\$190	\$225	\$255	\$292	\$80	\$153	\$192	\$273	\$311	\$379
51	\$80	\$149	\$195	\$231	\$261	\$308	\$81	\$156	\$197	\$279	\$318	\$389
52	\$82	\$153	\$200	\$237	\$268	\$324	\$82	\$159	\$202	\$286	\$326	\$399
53	\$83	\$155	\$202	\$240	\$271	\$328	\$83	\$161	\$205	\$289	\$330	\$404
54	\$84	\$157	\$204	\$243	\$275	\$332	\$84	\$163	\$207	\$293	\$334	\$409
55	\$85	\$158	\$207	\$246	\$278	\$336	\$85	\$165	\$210	\$296	\$338	\$414
56	\$86	\$160	\$209	\$249	\$281	\$340	\$86	\$167	\$212	\$300	\$342	\$419
57	\$87	\$162	\$212	\$251	\$285	\$344	\$87	\$169	\$215	\$303	\$346	\$424
58	\$90	\$169	\$221	\$262	\$296	\$365	\$91	\$176	\$224	\$316	\$360	\$442
59	\$93	\$175	\$230	\$273	\$308	\$386	\$94	\$182	\$233	\$328	\$374	\$459
60	\$97	\$182	\$239	\$283	\$320	\$407	\$97	\$188	\$242	\$340	\$387	\$477
61	\$100	\$189	\$248	\$294	\$332	\$428	\$100	\$195	\$251	\$353	\$401	\$495
62	\$103	\$195	\$256	\$304	\$344	\$450	\$103	\$201	\$260	\$365	\$415	\$513
63	\$114	\$217	\$285	\$338	\$381	\$508	\$114	\$223	\$289	\$405	\$460	\$570
64	\$125	\$238	\$314	\$372	\$419	\$566	\$125	\$245	\$317	\$445	\$506	\$628
65	\$136	\$260	\$343	\$406	\$457	\$625	\$136	\$267	\$346	\$486	\$551	\$685
66	\$147	\$281	\$371	\$440	\$495	\$683	\$147	\$289	\$375	\$526	\$596	\$742
67	\$158	\$303	\$400	\$474	\$533	\$742	\$158	\$310	\$404	\$566	\$641	\$800
68	\$174	\$335	\$442	\$523	\$588	\$826	\$175	\$342	\$447	\$625	\$708	\$884
69	\$191	\$367	\$484	\$573	\$643	\$911	\$191	\$375	\$489	\$684	\$774	\$968
70	\$207	\$398	\$526	\$622	\$698	\$995	\$207	\$407	\$532	\$743	\$841	\$1,052
71	\$223	\$430	\$568	\$672	\$753	\$1,080	\$224	\$439	\$574	\$802	\$907	\$1,136
72	\$239	\$462	\$610	\$721	\$808	\$1,164	\$240	\$471	\$616	\$861	\$974	\$1,220
73	\$268	\$518	\$684	\$808	\$905	\$1,314	\$268	\$528	\$691	\$966	\$1,091	\$1,368
74	\$297	\$574	\$758	\$895	\$1,001	\$1,464	\$297	\$584	\$766	\$1,070	\$1,208	\$1,516
75	\$325	\$630	\$832	\$982	\$1,098	\$1,614	\$326	\$641	\$840	\$1,174	\$1,325	\$1,664
76	\$354	\$686	\$906	\$1,069	\$1,195	\$1,764	\$354	\$697	\$915	\$1,278	\$1,442	\$1,812
77	\$383	\$742	\$980	\$1,156	\$1,292	\$1,914	\$383	\$754	\$990	\$1,382	\$1,559	\$1,960
78	\$449	\$880	\$1,158	\$1,351	\$1,515	\$2,301	\$449	\$893	\$1,169	\$1,662	\$1,830	\$2,317
79	\$515	\$1,018	\$1,337	\$1,546	\$1,738	\$2,689	\$516	\$1,032	\$1,348	\$1,943	\$2,101	\$2,673
80	\$582	\$1,156	\$1,515	\$1,740	\$1,961	\$3,077	\$582	\$1,172	\$1,527	\$2,225	\$2,372	\$3,030
81	\$648	\$1,294	\$1,693	\$1,935	\$2,185	\$3,464	\$648	\$1,311	\$1,706	\$2,507	\$2,643	\$3,387
82	\$714	\$1,433	\$1,872	\$2,129	\$2,408	\$3,852	\$715	\$1,451	\$1,886	\$2,790	\$2,914	\$3,744
83	\$789	\$1,577	\$2,059	\$2,342	\$2,660	\$4,204	\$790	\$1,597	\$2,074	\$3,072	\$3,221	\$4,118
84	\$864	\$1,721	\$2,246	\$2,555	\$2,913	\$4,555	\$864	\$1,742	\$2,263	\$3,354	\$3,527	\$4,493
85	\$939	\$1,865	\$2,434	\$2,768	\$3,165	\$4,907	\$939	\$1,888	\$2,452	\$3,636	\$3,834	\$4,867
86	\$1,014	\$2,009	\$2,621	\$2,981	\$3,418	\$5,258	\$1,014	\$2,034	\$2,640	\$3,918	\$4,140	\$5,242
87	\$1,089	\$2,153	\$2,808	\$3,194	\$3,670	\$5,610	\$1,089	\$2,180	\$2,829	\$4,200	\$4,447	\$5,616
88	\$1,164	\$2,296	\$2,995	\$3,407	\$3,923	\$5,962	\$1,164	\$2,326	\$3,017	\$4,482	\$4,753	\$5,990
89	\$1,239	\$2,440	\$3,182	\$3,620	\$4,175	\$6,313	\$1,239	\$2,471	\$3,206	\$4,764	\$5,060	\$6,365
90	\$1,314	\$2,584	\$3,370	\$3,833	\$4,428	\$6,665	\$1,314	\$2,617	\$3,394	\$5,045	\$5,367	\$6,739
91	\$1,389	\$2,728	\$3,557	\$4,046	\$4,680	\$7,017	\$1,389	\$2,763	\$3,583	\$5,327	\$5,673	\$7,113
92	\$1,464	\$2,872	\$3,744	\$4,259	\$4,933	\$7,368	\$1,464	\$2,909	\$3,772	\$5,609	\$5,980	\$7,488
93	\$1,539	\$3,016	\$3,931	\$4,472	\$5,186	\$7,720	\$1,539	\$3,055	\$3,960	\$5,891	\$6,286	\$7,862
94	\$1,614	\$3,160	\$4,118	\$4,685	\$5,438	\$8,072	\$1,614	\$3,200	\$4,149	\$6,173	\$6,593	\$8,237
95	\$1,689	\$3,304	\$4,306	\$4,897	\$5,691	\$8,423	\$1,689	\$3,346	\$4,337	\$6,455	\$6,899	\$8,611
96	\$1,763	\$3,448	\$4,493	\$5,110	\$5,943	\$8,775	\$1,764	\$3,492	\$4,526	\$6,737	\$7,206	\$8,985
97	\$1,838	\$3,592	\$4,680	\$5,323	\$6,196	\$9,127	\$1,839	\$3,638	\$4,714	\$7,019	\$7,512	\$9,360
98	\$1,913	\$3,736	\$4,867	\$5,536	\$6,448	\$9,478	\$1,914	\$3,784	\$4,903	\$7,301	\$7,819	\$9,734
99	\$1,988	\$3,880	\$5,054	\$5,749	\$6,701	\$9,830	\$1,989	\$3,929	\$5,092	\$7,582	\$8,126	\$10,109
100	\$2,063	\$4,024	\$5,242	\$5,962	\$6,953	\$10,182	\$2,064	\$4,075	\$5,280	\$7,864	\$8,432	\$10,483

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 461

RIDER SPAR

Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 100 days \$50	\$75K 100 days \$100	\$75K 100 days \$150	\$75K 100 days \$200	\$150k 100 days \$50	\$150k 100 days \$100	\$150k 100 days \$150	\$150k 100 days \$200	\$150k 100 days \$250	\$150k 100 days \$300
37	\$47	\$71	\$85	\$98	\$59	\$95	\$118	\$139	\$158	\$170
38	\$47	\$71	\$85	\$98	\$59	\$95	\$118	\$139	\$158	\$170
39	\$47	\$71	\$85	\$98	\$59	\$95	\$118	\$139	\$158	\$170
40	\$47	\$71	\$85	\$98	\$59	\$95	\$118	\$139	\$158	\$170
41	\$47	\$71	\$85	\$98	\$59	\$95	\$118	\$139	\$158	\$170
42	\$47	\$71	\$85	\$98	\$59	\$95	\$118	\$139	\$158	\$170
43	\$48	\$72	\$87	\$100	\$60	\$97	\$120	\$142	\$160	\$173
44	\$49	\$74	\$88	\$102	\$61	\$98	\$122	\$144	\$163	\$176
45	\$50	\$75	\$89	\$103	\$62	\$100	\$124	\$146	\$166	\$179
46	\$50	\$76	\$91	\$105	\$63	\$101	\$126	\$149	\$168	\$182
47	\$51	\$77	\$92	\$106	\$64	\$103	\$128	\$151	\$171	\$184
48	\$53	\$79	\$94	\$109	\$65	\$106	\$132	\$155	\$176	\$189
49	\$54	\$81	\$97	\$111	\$67	\$109	\$136	\$159	\$181	\$194
50	\$56	\$84	\$99	\$113	\$69	\$112	\$139	\$164	\$185	\$198
51	\$58	\$86	\$101	\$115	\$70	\$115	\$143	\$168	\$190	\$203
52	\$59	\$88	\$104	\$118	\$72	\$118	\$147	\$172	\$195	\$208
53	\$60	\$89	\$105	\$119	\$73	\$120	\$149	\$174	\$197	\$210
54	\$61	\$90	\$106	\$121	\$74	\$121	\$150	\$176	\$200	\$213
55	\$62	\$91	\$108	\$122	\$74	\$122	\$152	\$179	\$202	\$215
56	\$62	\$92	\$109	\$124	\$75	\$124	\$154	\$181	\$204	\$218
57	\$63	\$93	\$110	\$125	\$76	\$125	\$156	\$183	\$207	\$220
58	\$66	\$97	\$114	\$129	\$79	\$131	\$162	\$190	\$215	\$229
59	\$68	\$101	\$118	\$134	\$82	\$136	\$169	\$197	\$223	\$237
60	\$71	\$104	\$123	\$138	\$85	\$142	\$175	\$205	\$231	\$245
61	\$74	\$108	\$127	\$143	\$88	\$147	\$182	\$212	\$240	\$253
62	\$76	\$112	\$131	\$147	\$91	\$152	\$188	\$220	\$248	\$262
63	\$85	\$124	\$144	\$162	\$101	\$169	\$209	\$243	\$274	\$289
64	\$93	\$136	\$158	\$177	\$111	\$186	\$230	\$267	\$301	\$316
65	\$102	\$148	\$172	\$192	\$121	\$203	\$250	\$291	\$327	\$344
66	\$110	\$160	\$186	\$207	\$131	\$220	\$271	\$315	\$354	\$371
67	\$119	\$173	\$199	\$222	\$141	\$237	\$292	\$339	\$380	\$399
68	\$131	\$190	\$219	\$244	\$156	\$262	\$322	\$373	\$419	\$438
69	\$144	\$208	\$239	\$266	\$171	\$287	\$352	\$407	\$457	\$478
70	\$156	\$225	\$259	\$288	\$186	\$312	\$382	\$442	\$495	\$518
71	\$169	\$243	\$279	\$309	\$200	\$337	\$412	\$476	\$534	\$557
72	\$181	\$260	\$299	\$331	\$215	\$362	\$443	\$511	\$572	\$597
73	\$203	\$292	\$334	\$370	\$241	\$406	\$496	\$571	\$640	\$668
74	\$225	\$323	\$369	\$409	\$267	\$450	\$549	\$632	\$707	\$738
75	\$247	\$354	\$404	\$448	\$293	\$494	\$602	\$693	\$775	\$808
76	\$269	\$385	\$439	\$486	\$319	\$539	\$655	\$753	\$842	\$879
77	\$291	\$416	\$475	\$525	\$345	\$583	\$708	\$814	\$910	\$949
78	\$344	\$486	\$552	\$614	\$403	\$688	\$830	\$954	\$1,071	\$1,104
79	\$396	\$557	\$630	\$702	\$461	\$793	\$952	\$1,095	\$1,231	\$1,259
80	\$449	\$627	\$707	\$791	\$519	\$898	\$1,075	\$1,235	\$1,392	\$1,414
81	\$501	\$697	\$784	\$879	\$577	\$1,003	\$1,197	\$1,376	\$1,554	\$1,568
82	\$554	\$767	\$861	\$968	\$635	\$1,108	\$1,319	\$1,516	\$1,715	\$1,722
83	\$614	\$844	\$947	\$1,064	\$699	\$1,219	\$1,451	\$1,668	\$1,886	\$1,895
84	\$675	\$922	\$1,033	\$1,161	\$762	\$1,330	\$1,583	\$1,820	\$2,057	\$2,067
85	\$735	\$999	\$1,120	\$1,258	\$826	\$1,441	\$1,715	\$1,971	\$2,229	\$2,239
86	\$796	\$1,076	\$1,206	\$1,355	\$890	\$1,552	\$1,847	\$2,123	\$2,400	\$2,411
87	\$856	\$1,154	\$1,292	\$1,452	\$953	\$1,662	\$1,978	\$2,275	\$2,572	\$2,584
88	\$917	\$1,231	\$1,378	\$1,548	\$1,017	\$1,773	\$2,110	\$2,426	\$2,743	\$2,756
89	\$977	\$1,308	\$1,464	\$1,645	\$1,080	\$1,884	\$2,242	\$2,578	\$2,915	\$2,928
90	\$1,037	\$1,386	\$1,550	\$1,742	\$1,144	\$1,995	\$2,374	\$2,730	\$3,086	\$3,100
91	\$1,098	\$1,463	\$1,636	\$1,839	\$1,207	\$2,106	\$2,506	\$2,881	\$3,258	\$3,273
92	\$1,158	\$1,541	\$1,722	\$1,935	\$1,271	\$2,217	\$2,638	\$3,033	\$3,429	\$3,445
93	\$1,219	\$1,618	\$1,809	\$2,032	\$1,334	\$2,327	\$2,770	\$3,184	\$3,601	\$3,617
94	\$1,279	\$1,695	\$1,895	\$2,129	\$1,398	\$2,438	\$2,902	\$3,336	\$3,772	\$3,789
95	\$1,339	\$1,773	\$1,981	\$2,226	\$1,461	\$2,549	\$3,034	\$3,488	\$3,944	\$3,962
96	\$1,400	\$1,850	\$2,067	\$2,322	\$1,525	\$2,660	\$3,165	\$3,639	\$4,115	\$4,134
97	\$1,460	\$1,927	\$2,153	\$2,419	\$1,588	\$2,771	\$3,297	\$3,791	\$4,286	\$4,306
98	\$1,521	\$2,005	\$2,239	\$2,516	\$1,652	\$2,882	\$3,429	\$3,943	\$4,458	\$4,478
99	\$1,581	\$2,082	\$2,325	\$2,613	\$1,715	\$2,992	\$3,561	\$4,094	\$4,629	\$4,651
100	\$1,642	\$2,159	\$2,411	\$2,709	\$1,779	\$3,103	\$3,693	\$4,246	\$4,801	\$4,823

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 461

RIDER SPAR

Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K 100 days \$50	\$250K 100 days \$100	\$250K 100 days \$150	\$250K 100 days \$200	\$250K 100 days \$250	\$250K 100 days \$300	\$500K 100 days \$50	\$500K 100 days \$100	\$500K 100 days \$150	\$500K 100 days \$200	\$500K 100 days \$250	\$500K 100 days \$300
37	\$63	\$114	\$147	\$174	\$197	\$217	\$63	\$122	\$150	\$195	\$226	\$294
38	\$63	\$114	\$147	\$174	\$197	\$217	\$63	\$122	\$150	\$195	\$226	\$294
39	\$63	\$114	\$147	\$174	\$197	\$217	\$63	\$122	\$150	\$195	\$226	\$294
40	\$63	\$114	\$147	\$174	\$197	\$217	\$63	\$122	\$150	\$195	\$226	\$294
41	\$63	\$114	\$147	\$174	\$197	\$217	\$63	\$122	\$150	\$195	\$226	\$294
42	\$63	\$114	\$147	\$174	\$197	\$217	\$63	\$122	\$150	\$195	\$226	\$294
43	\$64	\$116	\$149	\$177	\$201	\$221	\$64	\$124	\$152	\$199	\$230	\$299
44	\$65	\$118	\$152	\$180	\$204	\$224	\$65	\$126	\$155	\$202	\$234	\$304
45	\$66	\$119	\$154	\$183	\$207	\$228	\$66	\$128	\$157	\$205	\$237	\$309
46	\$67	\$121	\$157	\$186	\$210	\$232	\$67	\$130	\$160	\$209	\$241	\$314
47	\$68	\$123	\$159	\$189	\$214	\$235	\$68	\$132	\$162	\$212	\$245	\$318
48	\$69	\$126	\$164	\$194	\$220	\$242	\$70	\$135	\$167	\$217	\$251	\$328
49	\$71	\$130	\$168	\$200	\$226	\$248	\$71	\$137	\$171	\$223	\$257	\$337
50	\$72	\$133	\$173	\$205	\$232	\$254	\$72	\$140	\$176	\$228	\$263	\$346
51	\$73	\$136	\$178	\$211	\$239	\$261	\$74	\$143	\$180	\$234	\$270	\$355
52	\$75	\$139	\$182	\$216	\$245	\$267	\$75	\$145	\$185	\$239	\$276	\$364
53	\$76	\$141	\$184	\$219	\$248	\$270	\$76	\$147	\$187	\$242	\$279	\$369
54	\$77	\$143	\$187	\$222	\$251	\$274	\$77	\$149	\$189	\$245	\$283	\$373
55	\$78	\$145	\$189	\$224	\$254	\$277	\$78	\$151	\$192	\$248	\$286	\$378
56	\$78	\$146	\$191	\$227	\$257	\$280	\$79	\$153	\$194	\$251	\$289	\$382
57	\$79	\$148	\$193	\$230	\$260	\$284	\$80	\$154	\$196	\$254	\$293	\$387
58	\$82	\$154	\$202	\$239	\$271	\$295	\$82	\$160	\$204	\$264	\$305	\$403
59	\$85	\$160	\$210	\$249	\$281	\$306	\$85	\$166	\$213	\$275	\$316	\$420
60	\$88	\$166	\$218	\$259	\$292	\$318	\$88	\$172	\$221	\$285	\$328	\$436
61	\$91	\$172	\$226	\$268	\$303	\$329	\$91	\$178	\$229	\$295	\$340	\$452
62	\$94	\$178	\$234	\$278	\$314	\$340	\$94	\$184	\$237	\$306	\$351	\$468
63	\$104	\$198	\$260	\$309	\$348	\$377	\$104	\$204	\$264	\$339	\$390	\$521
64	\$114	\$218	\$287	\$340	\$383	\$414	\$114	\$224	\$290	\$373	\$428	\$573
65	\$124	\$237	\$313	\$371	\$417	\$451	\$124	\$244	\$316	\$406	\$466	\$626
66	\$134	\$257	\$339	\$402	\$452	\$488	\$134	\$263	\$343	\$440	\$505	\$678
67	\$144	\$277	\$365	\$433	\$486	\$525	\$144	\$283	\$369	\$473	\$543	\$730
68	\$159	\$306	\$403	\$478	\$536	\$578	\$159	\$313	\$408	\$522	\$599	\$807
69	\$174	\$335	\$442	\$523	\$587	\$632	\$174	\$342	\$447	\$572	\$655	\$884
70	\$189	\$364	\$480	\$568	\$637	\$686	\$189	\$371	\$485	\$621	\$711	\$960
71	\$204	\$393	\$519	\$613	\$687	\$740	\$204	\$401	\$524	\$670	\$767	\$1,037
72	\$219	\$422	\$557	\$658	\$738	\$793	\$219	\$430	\$563	\$719	\$823	\$1,114
73	\$245	\$473	\$625	\$738	\$826	\$889	\$245	\$482	\$631	\$805	\$921	\$1,249
74	\$271	\$524	\$692	\$817	\$914	\$984	\$271	\$533	\$699	\$891	\$1,020	\$1,384
75	\$297	\$575	\$760	\$897	\$1,003	\$1,079	\$297	\$585	\$767	\$978	\$1,118	\$1,520
76	\$323	\$626	\$827	\$976	\$1,091	\$1,174	\$323	\$637	\$836	\$1,064	\$1,216	\$1,655
77	\$349	\$678	\$895	\$1,055	\$1,180	\$1,269	\$349	\$688	\$904	\$1,150	\$1,315	\$1,790
78	\$414	\$803	\$1,058	\$1,233	\$1,383	\$1,488	\$414	\$816	\$1,067	\$1,354	\$1,545	\$2,115
79	\$478	\$929	\$1,220	\$1,411	\$1,587	\$1,708	\$479	\$944	\$1,231	\$1,558	\$1,776	\$2,441
80	\$543	\$1,056	\$1,383	\$1,589	\$1,791	\$1,928	\$543	\$1,072	\$1,394	\$1,762	\$2,007	\$2,767
81	\$607	\$1,182	\$1,546	\$1,767	\$1,995	\$2,147	\$608	\$1,200	\$1,558	\$1,966	\$2,237	\$3,092
82	\$672	\$1,308	\$1,709	\$1,944	\$2,198	\$2,367	\$673	\$1,328	\$1,722	\$2,169	\$2,468	\$3,418
83	\$739	\$1,439	\$1,880	\$2,139	\$2,418	\$2,604	\$740	\$1,461	\$1,894	\$2,386	\$2,715	\$3,760
84	\$807	\$1,570	\$2,051	\$2,333	\$2,638	\$2,840	\$808	\$1,594	\$2,066	\$2,603	\$2,961	\$4,102
85	\$874	\$1,701	\$2,222	\$2,527	\$2,858	\$3,077	\$875	\$1,726	\$2,238	\$2,820	\$3,208	\$4,444
86	\$942	\$1,831	\$2,393	\$2,722	\$3,078	\$3,314	\$942	\$1,859	\$2,411	\$3,037	\$3,455	\$4,786
87	\$1,009	\$1,962	\$2,564	\$2,916	\$3,297	\$3,550	\$1,010	\$1,992	\$2,583	\$3,254	\$3,702	\$5,128
88	\$1,077	\$2,093	\$2,735	\$3,111	\$3,517	\$3,787	\$1,078	\$2,125	\$2,755	\$3,471	\$3,949	\$5,469
89	\$1,144	\$2,224	\$2,906	\$3,305	\$3,737	\$4,024	\$1,146	\$2,258	\$2,927	\$3,688	\$4,195	\$5,811
90	\$1,212	\$2,355	\$3,077	\$3,499	\$3,957	\$4,260	\$1,215	\$2,390	\$3,099	\$3,905	\$4,442	\$6,153
91	\$1,279	\$2,485	\$3,248	\$3,694	\$4,177	\$4,497	\$1,285	\$2,523	\$3,271	\$4,122	\$4,689	\$6,495
92	\$1,346	\$2,616	\$3,418	\$3,888	\$4,396	\$4,734	\$1,356	\$2,656	\$3,444	\$4,339	\$4,936	\$6,837
93	\$1,414	\$2,747	\$3,589	\$4,083	\$4,616	\$4,971	\$1,428	\$2,789	\$3,616	\$4,556	\$5,183	\$7,179
94	\$1,481	\$2,878	\$3,760	\$4,277	\$4,836	\$5,207	\$1,501	\$2,922	\$3,788	\$4,773	\$5,429	\$7,521
95	\$1,549	\$3,009	\$3,931	\$4,472	\$5,056	\$5,444	\$1,575	\$3,054	\$3,960	\$4,990	\$5,676	\$7,862
96	\$1,616	\$3,140	\$4,102	\$4,666	\$5,276	\$5,681	\$1,649	\$3,187	\$4,132	\$5,207	\$5,923	\$8,204
97	\$1,684	\$3,270	\$4,273	\$4,860	\$5,496	\$5,917	\$1,725	\$3,320	\$4,305	\$5,424	\$6,170	\$8,546
98	\$1,751	\$3,401	\$4,444	\$5,055	\$5,715	\$6,154	\$1,802	\$3,453	\$4,477	\$5,641	\$6,417	\$8,888
99	\$1,819	\$3,532	\$4,615	\$5,249	\$5,935	\$6,391	\$1,879	\$3,586	\$4,649	\$5,858	\$6,663	\$9,230
100	\$1,886	\$3,663	\$4,786	\$5,444	\$6,155	\$6,627	\$1,958	\$3,718	\$4,821	\$6,075	\$6,910	\$9,572

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Current Rate Sheets

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 461

RIDER SPAR

Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K	\$75K	\$75K	\$75K	\$150k	\$150k	\$150k	\$150k	\$150k	\$150k
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$25	\$36	\$43	\$49	\$34	\$51	\$62	\$71	\$80	\$85
38	\$25	\$36	\$43	\$49	\$34	\$51	\$62	\$71	\$80	\$85
39	\$25	\$36	\$43	\$49	\$34	\$51	\$62	\$71	\$80	\$85
40	\$25	\$36	\$43	\$49	\$34	\$51	\$62	\$71	\$80	\$85
41	\$25	\$36	\$43	\$49	\$34	\$51	\$62	\$71	\$80	\$85
42	\$25	\$36	\$43	\$49	\$34	\$51	\$62	\$71	\$80	\$85
43	\$26	\$37	\$43	\$50	\$35	\$52	\$63	\$72	\$82	\$87
44	\$26	\$38	\$44	\$51	\$35	\$53	\$64	\$73	\$83	\$88
45	\$27	\$38	\$45	\$52	\$36	\$54	\$65	\$75	\$85	\$89
46	\$27	\$39	\$45	\$52	\$36	\$55	\$66	\$76	\$86	\$91
47	\$28	\$39	\$46	\$53	\$37	\$56	\$67	\$77	\$87	\$92
48	\$29	\$40	\$47	\$54	\$38	\$57	\$69	\$79	\$90	\$94
49	\$29	\$42	\$48	\$55	\$39	\$59	\$71	\$81	\$92	\$97
50	\$30	\$43	\$50	\$57	\$40	\$61	\$73	\$83	\$95	\$99
51	\$31	\$44	\$51	\$58	\$41	\$62	\$74	\$86	\$97	\$101
52	\$32	\$45	\$52	\$59	\$42	\$64	\$76	\$88	\$99	\$104
53	\$32	\$45	\$53	\$60	\$42	\$65	\$77	\$89	\$101	\$105
54	\$33	\$46	\$53	\$60	\$43	\$65	\$78	\$90	\$102	\$106
55	\$33	\$46	\$54	\$61	\$43	\$66	\$79	\$91	\$103	\$108
56	\$34	\$47	\$54	\$62	\$44	\$67	\$80	\$92	\$104	\$109
57	\$34	\$48	\$55	\$63	\$44	\$68	\$81	\$93	\$105	\$110
58	\$35	\$49	\$57	\$65	\$46	\$71	\$84	\$97	\$110	\$114
59	\$37	\$51	\$59	\$67	\$48	\$74	\$88	\$101	\$114	\$118
60	\$38	\$53	\$61	\$69	\$49	\$76	\$91	\$104	\$118	\$123
61	\$40	\$55	\$63	\$71	\$51	\$79	\$95	\$108	\$122	\$127
62	\$41	\$57	\$65	\$73	\$53	\$82	\$98	\$112	\$126	\$131
63	\$46	\$63	\$72	\$81	\$59	\$91	\$109	\$124	\$140	\$144
64	\$50	\$69	\$79	\$89	\$65	\$101	\$119	\$136	\$153	\$158
65	\$55	\$76	\$86	\$96	\$70	\$110	\$130	\$148	\$167	\$172
66	\$59	\$82	\$93	\$104	\$76	\$119	\$141	\$161	\$180	\$186
67	\$64	\$88	\$100	\$111	\$82	\$128	\$152	\$173	\$194	\$199
68	\$71	\$97	\$110	\$122	\$91	\$142	\$167	\$190	\$214	\$219
69	\$78	\$106	\$119	\$133	\$99	\$155	\$183	\$208	\$233	\$239
70	\$84	\$115	\$129	\$144	\$108	\$169	\$199	\$225	\$253	\$259
71	\$91	\$124	\$139	\$155	\$116	\$182	\$214	\$243	\$272	\$279
72	\$98	\$133	\$149	\$166	\$125	\$196	\$230	\$260	\$292	\$299
73	\$110	\$149	\$167	\$185	\$140	\$219	\$258	\$291	\$326	\$334
74	\$122	\$165	\$184	\$204	\$155	\$243	\$285	\$322	\$361	\$369
75	\$134	\$181	\$202	\$224	\$170	\$267	\$313	\$353	\$395	\$404
76	\$145	\$196	\$220	\$243	\$185	\$291	\$340	\$384	\$429	\$439
77	\$157	\$212	\$237	\$263	\$200	\$315	\$368	\$415	\$464	\$475
78	\$186	\$248	\$276	\$307	\$234	\$371	\$432	\$487	\$540	\$552
79	\$214	\$284	\$315	\$351	\$268	\$428	\$495	\$558	\$615	\$630
80	\$242	\$320	\$353	\$395	\$301	\$485	\$559	\$630	\$691	\$707
81	\$271	\$355	\$392	\$440	\$335	\$542	\$622	\$702	\$766	\$784
82	\$299	\$391	\$431	\$484	\$369	\$598	\$686	\$773	\$842	\$861
83	\$332	\$431	\$474	\$532	\$405	\$658	\$754	\$851	\$926	\$947
84	\$364	\$470	\$517	\$581	\$442	\$718	\$823	\$928	\$1,010	\$1,033
85	\$397	\$509	\$560	\$629	\$479	\$778	\$892	\$1,005	\$1,094	\$1,120
86	\$430	\$549	\$603	\$677	\$516	\$838	\$960	\$1,083	\$1,179	\$1,206
87	\$462	\$588	\$646	\$726	\$553	\$898	\$1,029	\$1,160	\$1,263	\$1,292
88	\$495	\$628	\$689	\$774	\$590	\$958	\$1,097	\$1,237	\$1,347	\$1,378
89	\$528	\$667	\$732	\$823	\$626	\$1,017	\$1,166	\$1,315	\$1,431	\$1,464
90	\$560	\$707	\$775	\$871	\$663	\$1,077	\$1,235	\$1,392	\$1,515	\$1,550
91	\$593	\$746	\$818	\$919	\$700	\$1,137	\$1,303	\$1,469	\$1,599	\$1,636
92	\$625	\$786	\$861	\$968	\$737	\$1,197	\$1,372	\$1,547	\$1,684	\$1,722
93	\$658	\$825	\$904	\$1,016	\$774	\$1,257	\$1,440	\$1,624	\$1,768	\$1,809
94	\$691	\$865	\$947	\$1,064	\$811	\$1,317	\$1,509	\$1,701	\$1,852	\$1,895
95	\$723	\$904	\$990	\$1,113	\$848	\$1,377	\$1,577	\$1,779	\$1,936	\$1,981
96	\$756	\$944	\$1,033	\$1,161	\$884	\$1,436	\$1,646	\$1,856	\$2,020	\$2,067
97	\$789	\$983	\$1,077	\$1,210	\$921	\$1,496	\$1,715	\$1,933	\$2,104	\$2,153
98	\$821	\$1,022	\$1,120	\$1,258	\$958	\$1,556	\$1,783	\$2,011	\$2,189	\$2,239
99	\$854	\$1,062	\$1,163	\$1,306	\$995	\$1,616	\$1,852	\$2,088	\$2,273	\$2,325
100	\$886	\$1,101	\$1,206	\$1,355	\$1,032	\$1,676	\$1,920	\$2,165	\$2,357	\$2,411

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 461

RIDER SPAR

Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K			\$250K			\$500K			\$500K		
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$41	\$65	\$79	\$92	\$103	\$111	\$50	\$79	\$88	\$111	\$124	\$159
38	\$41	\$65	\$79	\$92	\$103	\$111	\$50	\$79	\$88	\$111	\$124	\$159
39	\$41	\$65	\$79	\$92	\$103	\$111	\$50	\$79	\$88	\$111	\$124	\$159
40	\$41	\$65	\$79	\$92	\$103	\$111	\$50	\$79	\$88	\$111	\$124	\$159
41	\$41	\$65	\$79	\$92	\$103	\$111	\$50	\$79	\$88	\$111	\$124	\$159
42	\$41	\$65	\$79	\$92	\$103	\$111	\$50	\$79	\$88	\$111	\$124	\$159
43	\$41	\$66	\$81	\$94	\$104	\$113	\$51	\$81	\$90	\$113	\$126	\$161
44	\$42	\$67	\$82	\$95	\$106	\$114	\$52	\$82	\$91	\$115	\$128	\$164
45	\$43	\$68	\$83	\$97	\$108	\$116	\$53	\$83	\$93	\$117	\$131	\$167
46	\$43	\$69	\$85	\$98	\$109	\$118	\$54	\$84	\$94	\$119	\$133	\$169
47	\$44	\$70	\$86	\$100	\$111	\$120	\$55	\$86	\$96	\$121	\$135	\$172
48	\$45	\$72	\$88	\$103	\$114	\$123	\$56	\$88	\$98	\$124	\$138	\$177
49	\$46	\$74	\$91	\$106	\$118	\$127	\$57	\$89	\$101	\$127	\$141	\$182
50	\$47	\$76	\$93	\$109	\$121	\$130	\$58	\$91	\$104	\$130	\$145	\$187
51	\$48	\$78	\$96	\$112	\$124	\$133	\$59	\$93	\$106	\$133	\$148	\$192
52	\$49	\$79	\$98	\$115	\$127	\$136	\$60	\$95	\$109	\$136	\$152	\$197
53	\$49	\$80	\$100	\$116	\$129	\$138	\$61	\$96	\$110	\$138	\$154	\$199
54	\$50	\$81	\$101	\$117	\$130	\$140	\$61	\$97	\$112	\$140	\$155	\$202
55	\$50	\$82	\$102	\$119	\$132	\$141	\$62	\$98	\$113	\$141	\$157	\$204
56	\$51	\$83	\$103	\$120	\$134	\$143	\$63	\$99	\$114	\$143	\$159	\$206
57	\$52	\$84	\$104	\$122	\$135	\$145	\$64	\$100	\$116	\$145	\$161	\$209
58	\$53	\$88	\$109	\$127	\$141	\$150	\$66	\$104	\$121	\$151	\$167	\$218
59	\$55	\$91	\$113	\$132	\$146	\$156	\$68	\$108	\$125	\$157	\$174	\$227
60	\$57	\$95	\$118	\$137	\$152	\$162	\$71	\$112	\$130	\$162	\$180	\$235
61	\$59	\$98	\$122	\$142	\$158	\$168	\$73	\$116	\$135	\$168	\$187	\$244
62	\$61	\$102	\$126	\$147	\$163	\$174	\$75	\$120	\$140	\$174	\$193	\$253
63	\$68	\$113	\$141	\$164	\$181	\$192	\$83	\$132	\$155	\$193	\$214	\$281
64	\$74	\$124	\$155	\$180	\$199	\$211	\$91	\$145	\$171	\$212	\$235	\$310
65	\$81	\$135	\$169	\$197	\$217	\$230	\$99	\$158	\$187	\$232	\$256	\$338
66	\$87	\$146	\$183	\$213	\$235	\$249	\$107	\$171	\$202	\$251	\$277	\$366
67	\$94	\$158	\$197	\$229	\$253	\$268	\$115	\$184	\$218	\$270	\$299	\$394
68	\$103	\$174	\$218	\$253	\$279	\$295	\$127	\$203	\$241	\$298	\$329	\$436
69	\$113	\$191	\$239	\$277	\$305	\$322	\$139	\$222	\$263	\$326	\$360	\$477
70	\$123	\$207	\$259	\$301	\$331	\$350	\$151	\$241	\$286	\$354	\$391	\$519
71	\$132	\$224	\$280	\$325	\$357	\$377	\$163	\$260	\$309	\$382	\$422	\$560
72	\$142	\$240	\$301	\$349	\$384	\$405	\$175	\$280	\$332	\$410	\$453	\$601
73	\$159	\$270	\$337	\$391	\$430	\$453	\$196	\$313	\$372	\$459	\$507	\$675
74	\$176	\$299	\$374	\$433	\$475	\$502	\$217	\$347	\$413	\$508	\$561	\$748
75	\$193	\$328	\$410	\$475	\$521	\$550	\$238	\$380	\$453	\$557	\$615	\$821
76	\$210	\$357	\$447	\$517	\$567	\$599	\$259	\$414	\$493	\$606	\$669	\$894
77	\$227	\$386	\$483	\$559	\$613	\$647	\$279	\$447	\$533	\$656	\$723	\$967
78	\$269	\$458	\$571	\$654	\$719	\$759	\$331	\$530	\$630	\$772	\$850	\$1,142
79	\$311	\$530	\$659	\$748	\$825	\$871	\$383	\$614	\$726	\$888	\$977	\$1,318
80	\$353	\$602	\$747	\$842	\$931	\$983	\$435	\$697	\$823	\$1,004	\$1,104	\$1,494
81	\$395	\$674	\$835	\$936	\$1,037	\$1,095	\$486	\$780	\$919	\$1,120	\$1,230	\$1,670
82	\$437	\$746	\$923	\$1,030	\$1,143	\$1,207	\$538	\$863	\$1,016	\$1,237	\$1,357	\$1,846
83	\$481	\$820	\$1,015	\$1,133	\$1,257	\$1,328	\$592	\$950	\$1,117	\$1,360	\$1,493	\$2,031
84	\$524	\$895	\$1,108	\$1,236	\$1,372	\$1,449	\$646	\$1,036	\$1,219	\$1,484	\$1,629	\$2,215
85	\$568	\$969	\$1,200	\$1,340	\$1,486	\$1,569	\$700	\$1,122	\$1,321	\$1,608	\$1,765	\$2,400
86	\$612	\$1,044	\$1,292	\$1,443	\$1,600	\$1,690	\$754	\$1,209	\$1,422	\$1,731	\$1,900	\$2,584
87	\$656	\$1,118	\$1,384	\$1,546	\$1,715	\$1,811	\$808	\$1,295	\$1,524	\$1,855	\$2,036	\$2,769
88	\$700	\$1,193	\$1,477	\$1,649	\$1,829	\$1,931	\$862	\$1,381	\$1,625	\$1,979	\$2,172	\$2,954
89	\$744	\$1,268	\$1,569	\$1,752	\$1,943	\$2,052	\$915	\$1,467	\$1,727	\$2,102	\$2,307	\$3,138
90	\$788	\$1,342	\$1,661	\$1,855	\$2,058	\$2,173	\$969	\$1,554	\$1,829	\$2,226	\$2,443	\$3,323
91	\$831	\$1,417	\$1,754	\$1,958	\$2,172	\$2,294	\$1,023	\$1,640	\$1,930	\$2,350	\$2,579	\$3,507
92	\$875	\$1,491	\$1,846	\$2,061	\$2,286	\$2,414	\$1,077	\$1,726	\$2,032	\$2,473	\$2,715	\$3,692
93	\$919	\$1,566	\$1,938	\$2,164	\$2,400	\$2,535	\$1,131	\$1,813	\$2,133	\$2,597	\$2,850	\$3,876
94	\$963	\$1,640	\$2,031	\$2,267	\$2,515	\$2,656	\$1,185	\$1,899	\$2,235	\$2,721	\$2,986	\$4,061
95	\$1,007	\$1,715	\$2,123	\$2,370	\$2,629	\$2,776	\$1,239	\$1,985	\$2,337	\$2,844	\$3,122	\$4,246
96	\$1,051	\$1,790	\$2,215	\$2,473	\$2,743	\$2,897	\$1,293	\$2,072	\$2,438	\$2,968	\$3,258	\$4,430
97	\$1,094	\$1,864	\$2,307	\$2,576	\$2,858	\$3,018	\$1,347	\$2,158	\$2,540	\$3,092	\$3,393	\$4,615
98	\$1,138	\$1,939	\$2,400	\$2,679	\$2,972	\$3,139	\$1,400	\$2,244	\$2,641	\$3,215	\$3,529	\$4,799
99	\$1,182	\$2,013	\$2,492	\$2,782	\$3,086	\$3,259	\$1,454	\$2,331	\$2,743	\$3,339	\$3,665	\$4,984
100	\$1,226	\$2,088	\$2,584	\$2,885	\$3,201	\$3,380	\$1,508	\$2,417	\$2,844	\$3,462	\$3,801	\$5,169

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 461

RIDER SPAR

Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 0 days \$50	\$75K 0 days \$100	\$75K 0 days \$150	\$75K 0 days \$200	\$150k 0 days \$50	\$150k 0 days \$100	\$150k 0 days \$150	\$150k 0 days \$200	\$150k 0 days \$250	\$150k 0 days \$300
37	\$85	\$128	\$152	\$175	\$106	\$171	\$211	\$248	\$276	\$304
38	\$85	\$128	\$152	\$175	\$106	\$171	\$211	\$248	\$276	\$304
39	\$85	\$128	\$152	\$175	\$106	\$171	\$211	\$248	\$276	\$304
40	\$85	\$128	\$152	\$175	\$106	\$171	\$211	\$248	\$276	\$304
41	\$85	\$128	\$152	\$175	\$106	\$171	\$211	\$248	\$276	\$304
42	\$85	\$128	\$152	\$175	\$106	\$171	\$211	\$248	\$276	\$304
43	\$86	\$130	\$155	\$178	\$107	\$173	\$215	\$252	\$281	\$309
44	\$88	\$132	\$157	\$181	\$109	\$176	\$218	\$257	\$285	\$314
45	\$89	\$134	\$160	\$184	\$111	\$179	\$222	\$261	\$290	\$319
46	\$90	\$136	\$162	\$187	\$113	\$182	\$225	\$265	\$295	\$324
47	\$92	\$138	\$165	\$190	\$114	\$185	\$229	\$269	\$299	\$329
48	\$95	\$142	\$169	\$194	\$117	\$190	\$236	\$277	\$307	\$338
49	\$98	\$146	\$173	\$198	\$120	\$195	\$242	\$284	\$315	\$346
50	\$100	\$149	\$177	\$202	\$123	\$201	\$249	\$292	\$323	\$354
51	\$103	\$153	\$181	\$206	\$125	\$206	\$256	\$300	\$331	\$362
52	\$106	\$157	\$185	\$210	\$128	\$211	\$262	\$307	\$339	\$370
53	\$107	\$159	\$187	\$213	\$130	\$214	\$265	\$311	\$343	\$375
54	\$109	\$161	\$190	\$215	\$131	\$216	\$269	\$315	\$347	\$379
55	\$110	\$162	\$192	\$218	\$133	\$219	\$272	\$319	\$351	\$384
56	\$111	\$164	\$194	\$221	\$134	\$222	\$275	\$322	\$356	\$389
57	\$113	\$166	\$197	\$223	\$136	\$224	\$278	\$326	\$360	\$393
58	\$117	\$173	\$204	\$231	\$141	\$234	\$290	\$339	\$374	\$408
59	\$122	\$180	\$211	\$239	\$147	\$243	\$302	\$353	\$388	\$423
60	\$127	\$186	\$219	\$247	\$152	\$253	\$313	\$366	\$402	\$438
61	\$131	\$193	\$226	\$254	\$158	\$262	\$325	\$379	\$416	\$453
62	\$136	\$200	\$234	\$262	\$163	\$272	\$336	\$392	\$430	\$467
63	\$151	\$221	\$258	\$289	\$181	\$302	\$373	\$435	\$475	\$516
64	\$166	\$243	\$283	\$316	\$199	\$332	\$410	\$477	\$521	\$565
65	\$182	\$265	\$307	\$343	\$217	\$363	\$447	\$520	\$567	\$614
66	\$197	\$286	\$332	\$370	\$234	\$393	\$484	\$562	\$613	\$663
67	\$212	\$308	\$356	\$397	\$252	\$424	\$521	\$605	\$658	\$712
68	\$234	\$340	\$391	\$436	\$279	\$468	\$575	\$666	\$724	\$783
69	\$257	\$371	\$427	\$475	\$305	\$513	\$629	\$728	\$791	\$854
70	\$279	\$402	\$462	\$513	\$331	\$557	\$683	\$789	\$857	\$924
71	\$301	\$434	\$498	\$552	\$358	\$602	\$736	\$850	\$923	\$995
72	\$323	\$465	\$533	\$591	\$384	\$647	\$790	\$912	\$989	\$1,066
73	\$363	\$521	\$596	\$660	\$430	\$725	\$885	\$1,020	\$1,106	\$1,192
74	\$402	\$577	\$659	\$730	\$477	\$804	\$980	\$1,128	\$1,223	\$1,318
75	\$442	\$632	\$722	\$799	\$523	\$883	\$1,074	\$1,237	\$1,340	\$1,444
76	\$481	\$688	\$785	\$869	\$569	\$962	\$1,169	\$1,345	\$1,457	\$1,569
77	\$520	\$743	\$848	\$938	\$616	\$1,040	\$1,264	\$1,453	\$1,574	\$1,695
78	\$614	\$869	\$986	\$1,107	\$730	\$1,228	\$1,482	\$1,715	\$1,843	\$1,972
79	\$708	\$994	\$1,124	\$1,276	\$844	\$1,416	\$1,701	\$1,977	\$2,113	\$2,249
80	\$802	\$1,119	\$1,262	\$1,445	\$959	\$1,603	\$1,919	\$2,239	\$2,382	\$2,525
81	\$895	\$1,244	\$1,400	\$1,614	\$1,074	\$1,791	\$2,137	\$2,501	\$2,651	\$2,800
82	\$989	\$1,369	\$1,538	\$1,784	\$1,188	\$1,979	\$2,355	\$2,763	\$2,919	\$3,076
83	\$1,097	\$1,508	\$1,692	\$1,962	\$1,318	\$2,179	\$2,612	\$3,065	\$3,214	\$3,383
84	\$1,205	\$1,646	\$1,845	\$2,141	\$1,447	\$2,378	\$2,869	\$3,366	\$3,509	\$3,691
85	\$1,313	\$1,784	\$1,999	\$2,319	\$1,577	\$2,578	\$3,125	\$3,667	\$3,803	\$3,998
86	\$1,421	\$1,922	\$2,153	\$2,498	\$1,706	\$2,778	\$3,382	\$3,968	\$4,098	\$4,306
87	\$1,529	\$2,060	\$2,307	\$2,676	\$1,836	\$2,977	\$3,639	\$4,270	\$4,392	\$4,614
88	\$1,636	\$2,198	\$2,461	\$2,854	\$1,966	\$3,177	\$3,896	\$4,571	\$4,687	\$4,921
89	\$1,744	\$2,337	\$2,614	\$3,033	\$2,095	\$3,377	\$4,152	\$4,872	\$4,981	\$5,229
90	\$1,852	\$2,475	\$2,768	\$3,211	\$2,225	\$3,576	\$4,409	\$5,173	\$5,276	\$5,537
91	\$1,960	\$2,613	\$2,922	\$3,390	\$2,354	\$3,776	\$4,666	\$5,475	\$5,570	\$5,844
92	\$2,068	\$2,751	\$3,076	\$3,568	\$2,484	\$3,976	\$4,923	\$5,776	\$5,865	\$6,152
93	\$2,176	\$2,889	\$3,230	\$3,747	\$2,613	\$4,175	\$5,179	\$6,077	\$6,160	\$6,459
94	\$2,284	\$3,027	\$3,384	\$3,925	\$2,743	\$4,375	\$5,436	\$6,378	\$6,454	\$6,767
95	\$2,391	\$3,166	\$3,537	\$4,103	\$2,872	\$4,575	\$5,693	\$6,680	\$6,749	\$7,075
96	\$2,499	\$3,304	\$3,691	\$4,282	\$3,002	\$4,774	\$5,950	\$6,981	\$7,043	\$7,382
97	\$2,607	\$3,442	\$3,845	\$4,460	\$3,131	\$4,974	\$6,206	\$7,282	\$7,338	\$7,690
98	\$2,715	\$3,580	\$3,999	\$4,639	\$3,261	\$5,174	\$6,463	\$7,583	\$7,632	\$7,998
99	\$2,823	\$3,718	\$4,153	\$4,817	\$3,390	\$5,373	\$6,720	\$7,885	\$7,927	\$8,305
100	\$2,931	\$3,856	\$4,306	\$4,996	\$3,520	\$5,573	\$6,977	\$8,186	\$8,221	\$8,613

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

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Policy Form 461

RIDER SPAR

Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K 0 days \$50	\$250K 0 days \$100	\$250K 0 days \$150	\$250K 0 days \$200	\$250K 0 days \$250	\$250K 0 days \$300	\$500K 0 days \$50	\$500K 0 days \$100	\$500K 0 days \$150	\$500K 0 days \$200	\$500K 0 days \$250	\$500K 0 days \$300
37	\$113	\$203	\$262	\$311	\$352	\$402	\$114	\$218	\$267	\$406	\$460	\$524
38	\$113	\$203	\$262	\$311	\$352	\$402	\$114	\$218	\$267	\$406	\$460	\$524
39	\$113	\$203	\$262	\$311	\$352	\$402	\$114	\$218	\$267	\$406	\$460	\$524
40	\$113	\$203	\$262	\$311	\$352	\$402	\$114	\$218	\$267	\$406	\$460	\$524
41	\$113	\$203	\$262	\$311	\$352	\$402	\$114	\$218	\$267	\$406	\$460	\$524
42	\$113	\$203	\$262	\$311	\$352	\$402	\$114	\$218	\$267	\$406	\$460	\$749
43	\$114	\$206	\$267	\$316	\$358	\$408	\$116	\$221	\$271	\$413	\$467	\$713
44	\$116	\$210	\$271	\$321	\$364	\$415	\$118	\$225	\$276	\$420	\$475	\$677
45	\$118	\$213	\$275	\$327	\$370	\$422	\$120	\$228	\$280	\$426	\$483	\$641
46	\$120	\$217	\$280	\$332	\$375	\$428	\$122	\$232	\$285	\$433	\$490	\$604
47	\$122	\$220	\$284	\$337	\$381	\$435	\$124	\$236	\$289	\$440	\$498	\$568
48	\$124	\$226	\$292	\$347	\$393	\$449	\$126	\$240	\$298	\$452	\$511	\$585
49	\$127	\$232	\$301	\$357	\$404	\$463	\$128	\$245	\$306	\$463	\$524	\$601
50	\$129	\$238	\$309	\$367	\$415	\$477	\$130	\$250	\$314	\$475	\$538	\$618
51	\$131	\$243	\$317	\$377	\$426	\$491	\$132	\$255	\$322	\$487	\$551	\$634
52	\$134	\$249	\$325	\$386	\$437	\$504	\$134	\$260	\$330	\$498	\$564	\$651
53	\$135	\$252	\$329	\$391	\$442	\$511	\$136	\$263	\$334	\$505	\$571	\$659
54	\$137	\$255	\$333	\$396	\$448	\$517	\$138	\$266	\$338	\$511	\$578	\$667
55	\$139	\$258	\$337	\$401	\$453	\$523	\$139	\$270	\$342	\$517	\$585	\$675
56	\$140	\$262	\$341	\$405	\$459	\$529	\$141	\$273	\$346	\$523	\$592	\$683
57	\$142	\$265	\$345	\$410	\$464	\$535	\$143	\$276	\$350	\$529	\$599	\$691
58	\$147	\$275	\$360	\$427	\$483	\$559	\$148	\$286	\$365	\$551	\$623	\$720
59	\$152	\$286	\$374	\$445	\$503	\$582	\$153	\$297	\$379	\$572	\$647	\$749
60	\$157	\$297	\$389	\$462	\$522	\$606	\$158	\$307	\$394	\$593	\$670	\$778
61	\$163	\$307	\$404	\$479	\$541	\$629	\$163	\$318	\$409	\$615	\$694	\$807
62	\$168	\$318	\$418	\$496	\$560	\$652	\$168	\$328	\$423	\$636	\$718	\$836
63	\$186	\$353	\$465	\$552	\$622	\$726	\$186	\$364	\$470	\$707	\$797	\$930
64	\$204	\$389	\$512	\$607	\$684	\$799	\$204	\$399	\$518	\$777	\$875	\$1,023
65	\$222	\$424	\$558	\$662	\$745	\$873	\$222	\$435	\$565	\$847	\$953	\$1,117
66	\$240	\$459	\$605	\$718	\$807	\$947	\$240	\$470	\$612	\$918	\$1,032	\$1,210
67	\$258	\$494	\$652	\$773	\$868	\$1,020	\$258	\$506	\$659	\$988	\$1,110	\$1,304
68	\$284	\$546	\$721	\$853	\$958	\$1,127	\$285	\$558	\$728	\$1,092	\$1,225	\$1,441
69	\$311	\$598	\$789	\$934	\$1,048	\$1,233	\$311	\$611	\$797	\$1,195	\$1,341	\$1,578
70	\$337	\$649	\$858	\$1,015	\$1,138	\$1,340	\$338	\$663	\$867	\$1,299	\$1,456	\$1,715
71	\$364	\$701	\$926	\$1,095	\$1,227	\$1,446	\$364	\$716	\$936	\$1,403	\$1,572	\$1,852
72	\$390	\$753	\$995	\$1,176	\$1,317	\$1,553	\$391	\$768	\$1,005	\$1,506	\$1,687	\$1,989
73	\$437	\$844	\$1,115	\$1,317	\$1,475	\$1,740	\$438	\$860	\$1,127	\$1,689	\$1,891	\$2,231
74	\$484	\$936	\$1,236	\$1,459	\$1,633	\$1,927	\$484	\$953	\$1,249	\$1,872	\$2,094	\$2,472
75	\$530	\$1,027	\$1,357	\$1,601	\$1,791	\$2,115	\$531	\$1,045	\$1,370	\$2,054	\$2,298	\$2,714
76	\$577	\$1,119	\$1,477	\$1,743	\$1,949	\$2,302	\$577	\$1,137	\$1,492	\$2,237	\$2,501	\$2,955
77	\$624	\$1,210	\$1,598	\$1,885	\$2,107	\$2,489	\$624	\$1,229	\$1,614	\$2,420	\$2,705	\$3,196
78	\$739	\$1,435	\$1,889	\$2,203	\$2,471	\$2,941	\$739	\$1,455	\$1,906	\$2,828	\$3,172	\$3,777
79	\$854	\$1,660	\$2,179	\$2,520	\$2,834	\$3,394	\$855	\$1,681	\$2,198	\$3,236	\$3,640	\$4,358
80	\$969	\$1,885	\$2,470	\$2,838	\$3,198	\$3,847	\$970	\$1,907	\$2,490	\$3,644	\$4,107	\$4,940
81	\$1,084	\$2,110	\$2,761	\$3,155	\$3,562	\$4,300	\$1,086	\$2,134	\$2,782	\$4,051	\$4,574	\$5,522
82	\$1,200	\$2,336	\$3,052	\$3,472	\$3,925	\$4,754	\$1,202	\$2,360	\$3,075	\$4,458	\$5,040	\$6,104
83	\$1,331	\$2,572	\$3,357	\$3,819	\$4,353	\$5,229	\$1,333	\$2,601	\$3,382	\$4,904	\$5,590	\$6,715
84	\$1,461	\$2,807	\$3,662	\$4,166	\$4,781	\$5,704	\$1,464	\$2,842	\$3,690	\$5,350	\$6,139	\$7,325
85	\$1,592	\$3,043	\$3,968	\$4,513	\$5,209	\$6,180	\$1,595	\$3,082	\$3,997	\$5,796	\$6,689	\$7,935
86	\$1,723	\$3,279	\$4,273	\$4,861	\$5,637	\$6,655	\$1,726	\$3,323	\$4,304	\$6,241	\$7,238	\$8,546
87	\$1,854	\$3,514	\$4,578	\$5,208	\$6,065	\$7,130	\$1,857	\$3,564	\$4,612	\$6,687	\$7,788	\$9,156
88	\$1,985	\$3,750	\$4,883	\$5,555	\$6,493	\$7,606	\$1,988	\$3,804	\$4,919	\$7,133	\$8,337	\$9,767
89	\$2,116	\$3,986	\$5,189	\$5,902	\$6,921	\$8,081	\$2,119	\$4,045	\$5,227	\$7,579	\$8,887	\$10,377
90	\$2,246	\$4,221	\$5,494	\$6,249	\$7,349	\$8,557	\$2,250	\$4,286	\$5,534	\$8,025	\$9,436	\$10,987
91	\$2,377	\$4,457	\$5,799	\$6,596	\$7,777	\$9,032	\$2,381	\$4,526	\$5,842	\$8,470	\$9,986	\$11,598
92	\$2,508	\$4,693	\$6,104	\$6,944	\$8,204	\$9,507	\$2,512	\$4,767	\$6,149	\$8,916	\$10,535	\$12,208
93	\$2,639	\$4,928	\$6,409	\$7,291	\$8,632	\$9,983	\$2,644	\$5,008	\$6,457	\$9,362	\$11,085	\$12,819
94	\$2,770	\$5,164	\$6,715	\$7,638	\$9,060	\$10,458	\$2,775	\$5,248	\$6,764	\$9,808	\$11,634	\$13,429
95	\$2,900	\$5,400	\$7,020	\$7,985	\$9,488	\$10,933	\$2,906	\$5,489	\$7,072	\$10,254	\$12,184	\$14,040
96	\$3,031	\$5,635	\$7,325	\$8,332	\$9,916	\$11,409	\$3,037	\$5,730	\$7,379	\$10,700	\$12,733	\$14,650
97	\$3,162	\$5,871	\$7,630	\$8,679	\$10,344	\$11,884	\$3,168	\$5,970	\$7,687	\$11,145	\$13,283	\$15,260
98	\$3,293	\$6,107	\$7,935	\$9,027	\$10,772	\$12,359	\$3,299	\$6,211	\$7,994	\$11,591	\$13,832	\$15,871
99	\$3,424	\$6,342	\$8,241	\$9,374	\$11,200	\$12,835	\$3,430	\$6,452	\$8,301	\$12,037	\$14,382	\$16,481
100	\$3,554	\$6,578	\$8,546	\$9,721	\$11,628	\$13,310	\$3,561	\$6,692	\$8,609	\$12,483	\$14,931	\$17,092

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 461

RIDER SPAR

Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 30 days \$50	\$75K 30 days \$100	\$75K 30 days \$150	\$75K 30 days \$200	\$150k 30 days \$50	\$150k 30 days \$100	\$150k 30 days \$150	\$150k 30 days \$200	\$150k 30 days \$250	\$150k 30 days \$300
37	\$78	\$117	\$140	\$161	\$97	\$157	\$194	\$229	\$256	\$280
38	\$78	\$117	\$140	\$161	\$97	\$157	\$194	\$229	\$256	\$280
39	\$78	\$117	\$140	\$161	\$97	\$157	\$194	\$229	\$256	\$280
40	\$78	\$117	\$140	\$161	\$97	\$157	\$194	\$229	\$256	\$280
41	\$78	\$117	\$140	\$161	\$97	\$157	\$194	\$229	\$256	\$280
42	\$78	\$117	\$140	\$161	\$97	\$157	\$194	\$229	\$256	\$280
43	\$79	\$119	\$142	\$164	\$99	\$159	\$198	\$232	\$261	\$284
44	\$80	\$121	\$144	\$167	\$100	\$162	\$201	\$236	\$265	\$289
45	\$82	\$123	\$147	\$169	\$102	\$164	\$204	\$240	\$269	\$294
46	\$83	\$125	\$149	\$172	\$103	\$167	\$207	\$244	\$274	\$298
47	\$84	\$127	\$151	\$175	\$105	\$170	\$211	\$248	\$278	\$303
48	\$87	\$130	\$155	\$178	\$108	\$175	\$217	\$255	\$285	\$311
49	\$90	\$134	\$159	\$182	\$110	\$180	\$223	\$262	\$293	\$318
50	\$92	\$137	\$163	\$186	\$113	\$184	\$229	\$269	\$301	\$326
51	\$95	\$141	\$167	\$190	\$115	\$189	\$235	\$276	\$308	\$333
52	\$98	\$144	\$170	\$193	\$118	\$194	\$241	\$283	\$316	\$341
53	\$99	\$146	\$173	\$196	\$119	\$197	\$244	\$286	\$319	\$345
54	\$100	\$148	\$175	\$198	\$121	\$199	\$247	\$290	\$323	\$349
55	\$101	\$149	\$177	\$201	\$122	\$201	\$250	\$293	\$327	\$353
56	\$102	\$151	\$179	\$203	\$124	\$204	\$253	\$297	\$331	\$358
57	\$104	\$153	\$181	\$205	\$125	\$206	\$256	\$300	\$335	\$362
58	\$108	\$159	\$188	\$213	\$130	\$215	\$267	\$312	\$348	\$375
59	\$112	\$165	\$195	\$220	\$135	\$224	\$277	\$324	\$361	\$389
60	\$117	\$171	\$201	\$227	\$140	\$232	\$288	\$337	\$374	\$403
61	\$121	\$178	\$208	\$234	\$145	\$241	\$299	\$349	\$388	\$416
62	\$125	\$184	\$215	\$241	\$150	\$250	\$309	\$361	\$401	\$430
63	\$139	\$204	\$237	\$266	\$166	\$278	\$343	\$400	\$444	\$475
64	\$153	\$224	\$260	\$291	\$183	\$306	\$377	\$439	\$486	\$520
65	\$167	\$244	\$282	\$316	\$199	\$334	\$411	\$478	\$529	\$565
66	\$181	\$264	\$305	\$340	\$216	\$362	\$445	\$517	\$572	\$610
67	\$195	\$283	\$327	\$365	\$232	\$390	\$479	\$556	\$614	\$655
68	\$215	\$312	\$360	\$401	\$256	\$431	\$529	\$613	\$676	\$720
69	\$236	\$341	\$393	\$437	\$281	\$472	\$578	\$669	\$738	\$785
70	\$257	\$370	\$425	\$472	\$305	\$513	\$628	\$726	\$800	\$850
71	\$277	\$399	\$458	\$508	\$329	\$554	\$677	\$782	\$862	\$916
72	\$298	\$428	\$490	\$544	\$353	\$595	\$727	\$839	\$924	\$981
73	\$334	\$479	\$548	\$608	\$396	\$667	\$814	\$939	\$1,033	\$1,097
74	\$370	\$530	\$606	\$671	\$439	\$740	\$901	\$1,038	\$1,142	\$1,212
75	\$406	\$582	\$664	\$735	\$481	\$812	\$988	\$1,138	\$1,251	\$1,328
76	\$442	\$633	\$722	\$799	\$524	\$885	\$1,076	\$1,237	\$1,360	\$1,444
77	\$479	\$684	\$780	\$863	\$567	\$957	\$1,163	\$1,337	\$1,469	\$1,559
78	\$565	\$799	\$907	\$1,014	\$667	\$1,130	\$1,364	\$1,573	\$1,725	\$1,814
79	\$651	\$915	\$1,034	\$1,165	\$768	\$1,302	\$1,565	\$1,810	\$1,980	\$2,069
80	\$737	\$1,030	\$1,161	\$1,316	\$869	\$1,475	\$1,765	\$2,046	\$2,235	\$2,323
81	\$824	\$1,145	\$1,288	\$1,467	\$970	\$1,648	\$1,966	\$2,282	\$2,490	\$2,576
82	\$910	\$1,260	\$1,415	\$1,618	\$1,071	\$1,821	\$2,167	\$2,519	\$2,746	\$2,830
83	\$1,009	\$1,387	\$1,556	\$1,779	\$1,183	\$2,004	\$2,394	\$2,783	\$3,022	\$3,113
84	\$1,109	\$1,514	\$1,698	\$1,941	\$1,296	\$2,187	\$2,621	\$3,048	\$3,297	\$3,396
85	\$1,208	\$1,641	\$1,839	\$2,103	\$1,408	\$2,370	\$2,849	\$3,312	\$3,573	\$3,679
86	\$1,307	\$1,768	\$1,981	\$2,265	\$1,520	\$2,553	\$3,076	\$3,576	\$3,849	\$3,962
87	\$1,406	\$1,895	\$2,122	\$2,427	\$1,633	\$2,736	\$3,303	\$3,841	\$4,125	\$4,245
88	\$1,506	\$2,023	\$2,264	\$2,588	\$1,745	\$2,918	\$3,531	\$4,105	\$4,401	\$4,528
89	\$1,605	\$2,150	\$2,405	\$2,750	\$1,858	\$3,101	\$3,758	\$4,369	\$4,677	\$4,811
90	\$1,704	\$2,277	\$2,547	\$2,912	\$1,970	\$3,284	\$3,985	\$4,634	\$4,953	\$5,094
91	\$1,803	\$2,404	\$2,688	\$3,074	\$2,082	\$3,467	\$4,212	\$4,898	\$5,229	\$5,377
92	\$1,903	\$2,531	\$2,830	\$3,236	\$2,195	\$3,650	\$4,440	\$5,163	\$5,504	\$5,660
93	\$2,002	\$2,658	\$2,971	\$3,397	\$2,307	\$3,833	\$4,667	\$5,427	\$5,780	\$5,943
94	\$2,101	\$2,785	\$3,113	\$3,559	\$2,420	\$4,016	\$4,894	\$5,691	\$6,056	\$6,226
95	\$2,200	\$2,912	\$3,254	\$3,721	\$2,532	\$4,199	\$5,122	\$5,956	\$6,332	\$6,509
96	\$2,300	\$3,039	\$3,396	\$3,883	\$2,645	\$4,382	\$5,349	\$6,220	\$6,608	\$6,792
97	\$2,399	\$3,167	\$3,537	\$4,045	\$2,757	\$4,565	\$5,576	\$6,484	\$6,884	\$7,075
98	\$2,498	\$3,294	\$3,679	\$4,206	\$2,869	\$4,748	\$5,804	\$6,749	\$7,160	\$7,358
99	\$2,597	\$3,421	\$3,820	\$4,368	\$2,982	\$4,931	\$6,031	\$7,013	\$7,435	\$7,641
100	\$2,697	\$3,548	\$3,962	\$4,530	\$3,094	\$5,114	\$6,258	\$7,277	\$7,711	\$7,924

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 461

RIDER SPAR

Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K 30 days \$50	\$250K 30 days \$100	\$250K 30 days \$150	\$250K 30 days \$200	\$250K 30 days \$250	\$250K 30 days \$300	\$500K 30 days \$50	\$500K 30 days \$100	\$500K 30 days \$150	\$500K 30 days \$200	\$500K 30 days \$250	\$500K 30 days \$300
37	\$103	\$187	\$241	\$286	\$324	\$339	\$105	\$200	\$246	\$350	\$399	\$483
38	\$103	\$187	\$241	\$286	\$324	\$339	\$105	\$200	\$246	\$350	\$399	\$483
39	\$103	\$187	\$241	\$286	\$324	\$339	\$105	\$200	\$246	\$350	\$399	\$483
40	\$103	\$187	\$241	\$286	\$324	\$339	\$105	\$200	\$246	\$350	\$399	\$483
41	\$103	\$187	\$241	\$286	\$324	\$339	\$105	\$200	\$246	\$350	\$399	\$483
42	\$103	\$187	\$241	\$286	\$324	\$339	\$105	\$200	\$246	\$350	\$399	\$483
43	\$105	\$190	\$245	\$291	\$329	\$345	\$107	\$203	\$250	\$356	\$406	\$491
44	\$107	\$193	\$249	\$296	\$335	\$350	\$109	\$207	\$254	\$361	\$413	\$499
45	\$108	\$196	\$253	\$300	\$340	\$356	\$110	\$210	\$258	\$367	\$419	\$507
46	\$110	\$199	\$257	\$305	\$346	\$362	\$112	\$214	\$262	\$373	\$426	\$515
47	\$112	\$202	\$261	\$310	\$351	\$367	\$114	\$217	\$266	\$379	\$433	\$523
48	\$114	\$208	\$269	\$319	\$361	\$391	\$116	\$221	\$274	\$389	\$444	\$538
49	\$116	\$213	\$277	\$328	\$372	\$415	\$118	\$226	\$281	\$399	\$455	\$553
50	\$118	\$219	\$284	\$337	\$382	\$438	\$120	\$230	\$289	\$409	\$466	\$569
51	\$121	\$224	\$292	\$346	\$392	\$462	\$122	\$235	\$296	\$419	\$478	\$584
52	\$123	\$229	\$299	\$355	\$402	\$486	\$124	\$239	\$304	\$429	\$489	\$599
53	\$124	\$232	\$303	\$360	\$407	\$492	\$125	\$242	\$307	\$434	\$495	\$606
54	\$126	\$235	\$307	\$364	\$412	\$498	\$127	\$245	\$311	\$439	\$501	\$613
55	\$127	\$238	\$310	\$368	\$417	\$504	\$128	\$248	\$315	\$445	\$507	\$621
56	\$129	\$241	\$314	\$373	\$422	\$509	\$130	\$251	\$319	\$450	\$513	\$628
57	\$130	\$243	\$318	\$377	\$427	\$515	\$131	\$254	\$322	\$455	\$519	\$635
58	\$135	\$253	\$331	\$393	\$445	\$547	\$136	\$263	\$336	\$474	\$540	\$662
59	\$140	\$263	\$345	\$409	\$462	\$579	\$141	\$273	\$349	\$492	\$560	\$689
60	\$145	\$273	\$358	\$425	\$480	\$611	\$145	\$283	\$363	\$511	\$581	\$716
61	\$150	\$283	\$371	\$441	\$498	\$643	\$150	\$292	\$376	\$529	\$602	\$743
62	\$154	\$293	\$385	\$457	\$516	\$674	\$155	\$302	\$389	\$547	\$623	\$769
63	\$171	\$325	\$428	\$508	\$572	\$762	\$172	\$335	\$433	\$608	\$691	\$855
64	\$187	\$357	\$471	\$558	\$629	\$850	\$188	\$367	\$476	\$668	\$758	\$942
65	\$204	\$390	\$514	\$609	\$685	\$937	\$205	\$400	\$520	\$728	\$826	\$1,028
66	\$220	\$422	\$557	\$660	\$742	\$1,025	\$221	\$433	\$563	\$789	\$894	\$1,114
67	\$237	\$455	\$600	\$711	\$799	\$1,112	\$238	\$465	\$606	\$849	\$962	\$1,200
68	\$261	\$502	\$663	\$785	\$881	\$1,239	\$262	\$514	\$670	\$938	\$1,062	\$1,326
69	\$286	\$550	\$726	\$859	\$964	\$1,366	\$286	\$562	\$734	\$1,026	\$1,162	\$1,452
70	\$310	\$597	\$789	\$933	\$1,047	\$1,493	\$311	\$610	\$797	\$1,115	\$1,261	\$1,578
71	\$335	\$645	\$852	\$1,008	\$1,129	\$1,620	\$335	\$658	\$861	\$1,204	\$1,361	\$1,704
72	\$359	\$693	\$915	\$1,082	\$1,212	\$1,746	\$360	\$707	\$925	\$1,292	\$1,461	\$1,830
73	\$402	\$777	\$1,026	\$1,212	\$1,357	\$1,971	\$403	\$791	\$1,037	\$1,448	\$1,636	\$2,052
74	\$445	\$861	\$1,137	\$1,343	\$1,502	\$2,196	\$445	\$876	\$1,149	\$1,604	\$1,812	\$2,274
75	\$488	\$945	\$1,248	\$1,473	\$1,647	\$2,421	\$488	\$961	\$1,261	\$1,760	\$1,987	\$2,496
76	\$531	\$1,029	\$1,359	\$1,603	\$1,793	\$2,646	\$531	\$1,046	\$1,373	\$1,917	\$2,163	\$2,719
77	\$574	\$1,113	\$1,470	\$1,734	\$1,938	\$2,871	\$574	\$1,131	\$1,485	\$2,073	\$2,338	\$2,941
78	\$673	\$1,320	\$1,737	\$2,026	\$2,273	\$3,452	\$674	\$1,340	\$1,753	\$2,493	\$2,745	\$3,475
79	\$773	\$1,527	\$2,005	\$2,319	\$2,608	\$4,033	\$773	\$1,549	\$2,022	\$2,915	\$3,152	\$4,010
80	\$872	\$1,734	\$2,272	\$2,611	\$2,942	\$4,615	\$873	\$1,758	\$2,291	\$3,337	\$3,558	\$4,545
81	\$972	\$1,942	\$2,540	\$2,902	\$3,277	\$5,196	\$972	\$1,967	\$2,560	\$3,761	\$3,965	\$5,080
82	\$1,071	\$2,149	\$2,808	\$3,194	\$3,611	\$5,778	\$1,072	\$2,176	\$2,829	\$4,186	\$4,371	\$5,616
83	\$1,184	\$2,365	\$3,089	\$3,513	\$3,990	\$6,305	\$1,184	\$2,395	\$3,112	\$4,608	\$4,831	\$6,177
84	\$1,296	\$2,581	\$3,370	\$3,833	\$4,369	\$6,833	\$1,297	\$2,614	\$3,394	\$5,031	\$5,291	\$6,739
85	\$1,409	\$2,797	\$3,650	\$4,152	\$4,748	\$7,360	\$1,409	\$2,832	\$3,677	\$5,454	\$5,751	\$7,301
86	\$1,521	\$3,013	\$3,931	\$4,472	\$5,127	\$7,888	\$1,522	\$3,051	\$3,960	\$5,877	\$6,210	\$7,862
87	\$1,633	\$3,229	\$4,212	\$4,791	\$5,505	\$8,415	\$1,634	\$3,270	\$4,243	\$6,300	\$6,670	\$8,424
88	\$1,746	\$3,445	\$4,493	\$5,110	\$5,884	\$8,943	\$1,746	\$3,488	\$4,526	\$6,723	\$7,130	\$8,985
89	\$1,858	\$3,661	\$4,774	\$5,430	\$6,263	\$9,470	\$1,859	\$3,707	\$4,809	\$7,145	\$7,590	\$9,547
90	\$1,971	\$3,877	\$5,054	\$5,749	\$6,642	\$9,998	\$1,971	\$3,926	\$5,092	\$7,568	\$8,050	\$10,109
91	\$2,083	\$4,093	\$5,335	\$6,069	\$7,021	\$10,525	\$2,084	\$4,145	\$5,374	\$7,991	\$8,510	\$10,670
92	\$2,196	\$4,309	\$5,616	\$6,388	\$7,400	\$11,053	\$2,196	\$4,363	\$5,657	\$8,414	\$8,970	\$11,232
93	\$2,308	\$4,524	\$5,897	\$6,707	\$7,778	\$11,580	\$2,309	\$4,582	\$5,940	\$8,837	\$9,429	\$11,793
94	\$2,420	\$4,740	\$6,177	\$7,027	\$8,157	\$12,108	\$2,421	\$4,801	\$6,223	\$9,259	\$9,889	\$12,355
95	\$2,533	\$4,956	\$6,458	\$7,346	\$8,536	\$12,635	\$2,533	\$5,019	\$6,506	\$9,682	\$10,349	\$12,917
96	\$2,645	\$5,172	\$6,739	\$7,666	\$8,915	\$13,163	\$2,646	\$5,238	\$6,789	\$10,105	\$10,809	\$13,478
97	\$2,758	\$5,388	\$7,020	\$7,985	\$9,294	\$13,690	\$2,758	\$5,457	\$7,072	\$10,528	\$11,269	\$14,040
98	\$2,870	\$5,604	\$7,301	\$8,304	\$9,673	\$14,217	\$2,871	\$5,675	\$7,355	\$10,951	\$11,729	\$14,601
99	\$2,982	\$5,820	\$7,581	\$8,624	\$10,051	\$14,745	\$2,983	\$5,894	\$7,637	\$11,374	\$12,188	\$15,163
100	\$3,095	\$6,036	\$7,862	\$8,943	\$10,430	\$15,272	\$3,095	\$6,113	\$7,920	\$11,796	\$12,648	\$15,725

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 461

RIDER SPAR

Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 100 days \$50	\$75K 100 days \$100	\$75K 100 days \$150	\$75K 100 days \$200	\$150k 100 days \$50	\$150k 100 days \$100	\$150k 100 days \$150	\$150k 100 days \$200	\$150k 100 days \$250	\$150k 100 days \$300
37	\$71	\$107	\$128	\$147	\$88	\$143	\$178	\$209	\$237	\$255
38	\$71	\$107	\$128	\$147	\$88	\$143	\$178	\$209	\$237	\$255
39	\$71	\$107	\$128	\$147	\$88	\$143	\$178	\$209	\$237	\$255
40	\$71	\$107	\$128	\$147	\$88	\$143	\$178	\$209	\$237	\$255
41	\$71	\$107	\$128	\$147	\$88	\$143	\$178	\$209	\$237	\$255
42	\$71	\$107	\$128	\$147	\$88	\$143	\$178	\$209	\$237	\$255
43	\$72	\$109	\$130	\$150	\$90	\$145	\$180	\$212	\$241	\$260
44	\$73	\$110	\$132	\$152	\$91	\$147	\$183	\$216	\$245	\$264
45	\$74	\$112	\$134	\$155	\$93	\$150	\$186	\$219	\$249	\$268
46	\$76	\$114	\$136	\$157	\$94	\$152	\$189	\$223	\$252	\$272
47	\$77	\$116	\$138	\$160	\$96	\$155	\$192	\$226	\$256	\$277
48	\$79	\$119	\$142	\$163	\$98	\$159	\$198	\$233	\$264	\$283
49	\$82	\$122	\$145	\$166	\$100	\$164	\$204	\$239	\$271	\$290
50	\$84	\$125	\$149	\$170	\$103	\$168	\$209	\$246	\$278	\$297
51	\$87	\$128	\$152	\$173	\$105	\$173	\$215	\$252	\$285	\$304
52	\$89	\$132	\$156	\$177	\$108	\$177	\$220	\$258	\$292	\$311
53	\$90	\$133	\$158	\$179	\$109	\$179	\$223	\$261	\$296	\$315
54	\$91	\$135	\$159	\$181	\$110	\$182	\$226	\$265	\$299	\$319
55	\$92	\$136	\$161	\$183	\$112	\$184	\$228	\$268	\$303	\$323
56	\$93	\$138	\$163	\$185	\$113	\$186	\$231	\$271	\$307	\$327
57	\$95	\$140	\$165	\$188	\$114	\$188	\$234	\$274	\$310	\$330
58	\$99	\$145	\$171	\$194	\$119	\$196	\$244	\$285	\$323	\$343
59	\$102	\$151	\$178	\$201	\$123	\$204	\$253	\$296	\$335	\$355
60	\$106	\$157	\$184	\$207	\$128	\$212	\$263	\$307	\$347	\$368
61	\$110	\$162	\$190	\$214	\$133	\$220	\$273	\$318	\$359	\$380
62	\$114	\$168	\$196	\$220	\$137	\$228	\$282	\$329	\$372	\$392
63	\$127	\$186	\$217	\$243	\$152	\$254	\$313	\$365	\$412	\$433
64	\$140	\$204	\$237	\$266	\$167	\$279	\$344	\$401	\$451	\$475
65	\$153	\$222	\$258	\$288	\$182	\$305	\$376	\$437	\$491	\$516
66	\$165	\$241	\$278	\$311	\$197	\$330	\$407	\$472	\$531	\$557
67	\$178	\$259	\$299	\$333	\$212	\$356	\$438	\$508	\$571	\$598
68	\$197	\$285	\$329	\$366	\$234	\$393	\$483	\$560	\$628	\$657
69	\$215	\$312	\$358	\$399	\$256	\$431	\$528	\$611	\$686	\$717
70	\$234	\$338	\$388	\$431	\$278	\$468	\$573	\$663	\$743	\$777
71	\$253	\$364	\$418	\$464	\$300	\$506	\$619	\$714	\$801	\$836
72	\$272	\$391	\$448	\$497	\$323	\$543	\$664	\$766	\$858	\$896
73	\$305	\$437	\$501	\$555	\$362	\$609	\$743	\$857	\$959	\$1,001
74	\$338	\$484	\$553	\$613	\$401	\$676	\$823	\$948	\$1,061	\$1,107
75	\$371	\$531	\$606	\$671	\$439	\$742	\$903	\$1,039	\$1,162	\$1,213
76	\$404	\$578	\$659	\$730	\$478	\$808	\$982	\$1,130	\$1,263	\$1,318
77	\$437	\$624	\$712	\$788	\$517	\$874	\$1,062	\$1,221	\$1,364	\$1,424
78	\$516	\$730	\$828	\$921	\$605	\$1,032	\$1,245	\$1,432	\$1,606	\$1,656
79	\$595	\$835	\$944	\$1,054	\$692	\$1,189	\$1,429	\$1,642	\$1,847	\$1,889
80	\$673	\$940	\$1,060	\$1,186	\$779	\$1,347	\$1,612	\$1,853	\$2,089	\$2,121
81	\$752	\$1,045	\$1,176	\$1,319	\$866	\$1,505	\$1,795	\$2,064	\$2,330	\$2,352
82	\$831	\$1,150	\$1,292	\$1,452	\$953	\$1,662	\$1,978	\$2,275	\$2,572	\$2,584
83	\$922	\$1,266	\$1,421	\$1,597	\$1,048	\$1,829	\$2,176	\$2,502	\$2,829	\$2,842
84	\$1,012	\$1,382	\$1,550	\$1,742	\$1,144	\$1,995	\$2,374	\$2,730	\$3,086	\$3,100
85	\$1,103	\$1,499	\$1,679	\$1,887	\$1,239	\$2,161	\$2,572	\$2,957	\$3,343	\$3,359
86	\$1,194	\$1,615	\$1,809	\$2,032	\$1,334	\$2,327	\$2,770	\$3,184	\$3,601	\$3,617
87	\$1,284	\$1,731	\$1,938	\$2,177	\$1,430	\$2,494	\$2,968	\$3,412	\$3,858	\$3,876
88	\$1,375	\$1,847	\$2,067	\$2,322	\$1,525	\$2,660	\$3,165	\$3,639	\$4,115	\$4,134
89	\$1,465	\$1,963	\$2,196	\$2,468	\$1,620	\$2,826	\$3,363	\$3,867	\$4,372	\$4,392
90	\$1,556	\$2,079	\$2,325	\$2,613	\$1,715	\$2,992	\$3,561	\$4,094	\$4,629	\$4,651
91	\$1,647	\$2,195	\$2,454	\$2,758	\$1,811	\$3,159	\$3,759	\$4,322	\$4,887	\$4,909
92	\$1,737	\$2,311	\$2,584	\$2,903	\$1,906	\$3,325	\$3,957	\$4,549	\$5,144	\$5,167
93	\$1,828	\$2,427	\$2,713	\$3,048	\$2,001	\$3,491	\$4,155	\$4,777	\$5,401	\$5,426
94	\$1,919	\$2,543	\$2,842	\$3,193	\$2,097	\$3,657	\$4,352	\$5,004	\$5,658	\$5,684
95	\$2,009	\$2,659	\$2,971	\$3,338	\$2,192	\$3,824	\$4,550	\$5,232	\$5,915	\$5,942
96	\$2,100	\$2,775	\$3,100	\$3,484	\$2,287	\$3,990	\$4,748	\$5,459	\$6,172	\$6,201
97	\$2,190	\$2,891	\$3,230	\$3,629	\$2,383	\$4,156	\$4,946	\$5,687	\$6,430	\$6,459
98	\$2,281	\$3,007	\$3,359	\$3,774	\$2,478	\$4,322	\$5,144	\$5,914	\$6,687	\$6,718
99	\$2,372	\$3,123	\$3,488	\$3,919	\$2,573	\$4,489	\$5,342	\$6,141	\$6,944	\$6,976
100	\$2,462	\$3,239	\$3,617	\$4,064	\$2,669	\$4,655	\$5,540	\$6,369	\$7,201	\$7,234

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 461

RIDER SPAR

Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K	\$250K	\$250K	\$250K	\$250K	\$250K	\$500K	\$500K	\$500K	\$500K	\$500K	\$500K
	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300	100 days \$50	100 days \$100	100 days \$150	100 days \$200	100 days \$250	100 days \$300
37	\$94	\$171	\$220	\$261	\$296	\$326	\$95	\$183	\$225	\$293	\$339	\$441
38	\$94	\$171	\$220	\$261	\$296	\$326	\$95	\$183	\$225	\$293	\$339	\$441
39	\$94	\$171	\$220	\$261	\$296	\$326	\$95	\$183	\$225	\$293	\$339	\$441
40	\$94	\$171	\$220	\$261	\$296	\$326	\$95	\$183	\$225	\$293	\$339	\$441
41	\$94	\$171	\$220	\$261	\$296	\$326	\$95	\$183	\$225	\$293	\$339	\$441
42	\$94	\$171	\$220	\$261	\$296	\$326	\$95	\$183	\$225	\$293	\$339	\$441
43	\$96	\$173	\$224	\$265	\$301	\$331	\$96	\$186	\$228	\$298	\$345	\$448
44	\$97	\$176	\$228	\$270	\$306	\$337	\$98	\$189	\$232	\$303	\$350	\$456
45	\$99	\$179	\$231	\$274	\$311	\$342	\$99	\$192	\$236	\$308	\$356	\$463
46	\$100	\$182	\$235	\$278	\$316	\$348	\$101	\$195	\$239	\$313	\$362	\$470
47	\$102	\$185	\$239	\$283	\$321	\$353	\$102	\$198	\$243	\$318	\$367	\$478
48	\$104	\$190	\$246	\$291	\$330	\$363	\$104	\$202	\$250	\$326	\$377	\$492
49	\$106	\$195	\$253	\$300	\$339	\$372	\$106	\$206	\$257	\$334	\$386	\$505
50	\$108	\$199	\$260	\$308	\$349	\$382	\$108	\$210	\$264	\$343	\$395	\$519
51	\$110	\$204	\$266	\$316	\$358	\$391	\$110	\$214	\$270	\$351	\$404	\$533
52	\$112	\$209	\$273	\$324	\$367	\$401	\$112	\$218	\$277	\$359	\$414	\$547
53	\$113	\$212	\$277	\$328	\$372	\$406	\$114	\$221	\$281	\$363	\$419	\$553
54	\$115	\$214	\$280	\$332	\$376	\$411	\$115	\$224	\$284	\$368	\$424	\$560
55	\$116	\$217	\$283	\$336	\$381	\$415	\$117	\$226	\$287	\$372	\$429	\$567
56	\$118	\$220	\$287	\$340	\$385	\$420	\$118	\$229	\$291	\$377	\$434	\$573
57	\$119	\$222	\$290	\$344	\$390	\$425	\$119	\$232	\$294	\$381	\$439	\$580
58	\$123	\$231	\$302	\$359	\$406	\$442	\$124	\$240	\$307	\$397	\$457	\$605
59	\$128	\$240	\$315	\$373	\$422	\$459	\$128	\$249	\$319	\$412	\$474	\$629
60	\$132	\$249	\$327	\$388	\$438	\$476	\$132	\$258	\$331	\$428	\$492	\$654
61	\$137	\$258	\$339	\$402	\$455	\$493	\$137	\$267	\$343	\$443	\$510	\$678
62	\$141	\$267	\$351	\$417	\$471	\$510	\$141	\$276	\$356	\$459	\$527	\$703
63	\$156	\$297	\$391	\$463	\$522	\$566	\$156	\$306	\$395	\$509	\$585	\$781
64	\$171	\$326	\$430	\$510	\$574	\$621	\$171	\$335	\$435	\$559	\$642	\$860
65	\$186	\$356	\$469	\$556	\$626	\$676	\$186	\$365	\$474	\$609	\$699	\$938
66	\$201	\$385	\$508	\$603	\$678	\$732	\$201	\$395	\$514	\$660	\$757	\$1,017
67	\$216	\$415	\$548	\$649	\$729	\$787	\$217	\$425	\$554	\$710	\$814	\$1,095
68	\$239	\$459	\$605	\$717	\$805	\$867	\$239	\$469	\$612	\$784	\$898	\$1,210
69	\$261	\$502	\$663	\$785	\$880	\$948	\$261	\$513	\$670	\$857	\$982	\$1,326
70	\$283	\$546	\$720	\$852	\$955	\$1,029	\$283	\$557	\$728	\$931	\$1,066	\$1,441
71	\$306	\$589	\$778	\$920	\$1,031	\$1,110	\$306	\$601	\$786	\$1,005	\$1,150	\$1,556
72	\$328	\$632	\$835	\$988	\$1,106	\$1,190	\$328	\$645	\$844	\$1,078	\$1,234	\$1,671
73	\$367	\$709	\$937	\$1,107	\$1,239	\$1,333	\$367	\$723	\$946	\$1,208	\$1,382	\$1,874
74	\$406	\$786	\$1,038	\$1,226	\$1,372	\$1,475	\$406	\$800	\$1,049	\$1,337	\$1,529	\$2,077
75	\$445	\$863	\$1,140	\$1,345	\$1,504	\$1,618	\$446	\$878	\$1,151	\$1,467	\$1,677	\$2,279
76	\$485	\$940	\$1,241	\$1,464	\$1,637	\$1,760	\$485	\$955	\$1,253	\$1,596	\$1,824	\$2,482
77	\$524	\$1,016	\$1,343	\$1,583	\$1,769	\$1,903	\$524	\$1,033	\$1,356	\$1,725	\$1,972	\$2,685
78	\$621	\$1,205	\$1,586	\$1,850	\$2,075	\$2,233	\$621	\$1,224	\$1,601	\$2,031	\$2,318	\$3,173
79	\$717	\$1,394	\$1,831	\$2,117	\$2,381	\$2,562	\$718	\$1,416	\$1,846	\$2,337	\$2,664	\$3,661
80	\$814	\$1,583	\$2,075	\$2,383	\$2,686	\$2,892	\$815	\$1,608	\$2,092	\$2,643	\$3,010	\$4,150
81	\$911	\$1,773	\$2,319	\$2,650	\$2,992	\$3,221	\$912	\$1,800	\$2,337	\$2,948	\$3,356	\$4,639
82	\$1,008	\$1,962	\$2,564	\$2,916	\$3,297	\$3,550	\$1,009	\$1,992	\$2,583	\$3,254	\$3,702	\$5,128
83	\$1,109	\$2,158	\$2,820	\$3,208	\$3,627	\$3,905	\$1,110	\$2,191	\$2,841	\$3,580	\$4,072	\$5,640
84	\$1,210	\$2,355	\$3,077	\$3,499	\$3,957	\$4,260	\$1,211	\$2,390	\$3,099	\$3,905	\$4,442	\$6,153
85	\$1,311	\$2,551	\$3,333	\$3,791	\$4,287	\$4,615	\$1,312	\$2,590	\$3,358	\$4,230	\$4,812	\$6,666
86	\$1,413	\$2,747	\$3,589	\$4,083	\$4,616	\$4,971	\$1,413	\$2,789	\$3,616	\$4,556	\$5,183	\$7,179
87	\$1,514	\$2,943	\$3,846	\$4,374	\$4,946	\$5,326	\$1,514	\$2,988	\$3,874	\$4,881	\$5,553	\$7,691
88	\$1,615	\$3,140	\$4,102	\$4,666	\$5,276	\$5,681	\$1,616	\$3,187	\$4,132	\$5,207	\$5,923	\$8,204
89	\$1,716	\$3,336	\$4,358	\$4,958	\$5,605	\$6,036	\$1,719	\$3,386	\$4,391	\$5,532	\$6,293	\$8,717
90	\$1,817	\$3,532	\$4,615	\$5,249	\$5,935	\$6,391	\$1,822	\$3,586	\$4,649	\$5,858	\$6,663	\$9,230
91	\$1,918	\$3,728	\$4,871	\$5,541	\$6,265	\$6,746	\$1,928	\$3,785	\$4,907	\$6,183	\$7,034	\$9,743
92	\$2,020	\$3,924	\$5,128	\$5,832	\$6,595	\$7,101	\$2,034	\$3,984	\$5,165	\$6,508	\$7,404	\$10,255
93	\$2,121	\$4,121	\$5,384	\$6,124	\$6,924	\$7,456	\$2,142	\$4,183	\$5,424	\$6,834	\$7,774	\$10,768
94	\$2,222	\$4,317	\$5,640	\$6,416	\$7,254	\$7,811	\$2,251	\$4,383	\$5,682	\$7,159	\$8,144	\$11,281
95	\$2,323	\$4,513	\$5,897	\$6,707	\$7,584	\$8,166	\$2,362	\$4,582	\$5,940	\$7,485	\$8,514	\$11,794
96	\$2,424	\$4,709	\$6,153	\$6,999	\$7,914	\$8,521	\$2,474	\$4,781	\$6,199	\$7,810	\$8,884	\$12,306
97	\$2,525	\$4,906	\$6,410	\$7,291	\$8,243	\$8,876	\$2,588	\$4,980	\$6,457	\$8,136	\$9,255	\$12,819
98	\$2,627	\$5,102	\$6,666	\$7,582	\$8,573	\$9,231	\$2,703	\$5,179	\$6,715	\$8,461	\$9,625	\$13,332
99	\$2,728	\$5,298	\$6,922	\$7,874	\$8,903	\$9,586	\$2,819	\$5,379	\$6,973	\$8,786	\$9,995	\$13,845
100	\$2,829	\$5,494	\$7,179	\$8,165	\$9,233	\$9,941	\$2,936	\$5,578	\$7,232	\$9,112	\$10,365	\$14,357

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

Rate Sheets with Proposed Premium Rate Increase

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 461

RIDER SPAR

Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$75K 180 days \$50	\$75K 180 days \$100	\$75K 180 days \$150	\$75K 180 days \$200	\$150k 180 days \$50	\$150k 180 days \$100	\$150k 180 days \$150	\$150k 180 days \$200	\$150k 180 days \$250	\$150k 180 days \$300
37	\$38	\$54	\$64	\$74	\$51	\$77	\$92	\$107	\$121	\$128
38	\$38	\$54	\$64	\$74	\$51	\$77	\$92	\$107	\$121	\$128
39	\$38	\$54	\$64	\$74	\$51	\$77	\$92	\$107	\$121	\$128
40	\$38	\$54	\$64	\$74	\$51	\$77	\$92	\$107	\$121	\$128
41	\$38	\$54	\$64	\$74	\$51	\$77	\$92	\$107	\$121	\$128
42	\$38	\$54	\$64	\$74	\$51	\$77	\$92	\$107	\$121	\$128
43	\$39	\$55	\$65	\$75	\$52	\$78	\$94	\$108	\$123	\$130
44	\$39	\$56	\$66	\$76	\$53	\$80	\$95	\$110	\$125	\$132
45	\$40	\$57	\$67	\$77	\$54	\$81	\$97	\$112	\$127	\$134
46	\$41	\$58	\$68	\$79	\$55	\$82	\$98	\$114	\$129	\$136
47	\$41	\$59	\$69	\$80	\$55	\$83	\$100	\$115	\$131	\$138
48	\$43	\$61	\$71	\$81	\$57	\$86	\$103	\$119	\$134	\$142
49	\$44	\$62	\$73	\$83	\$58	\$88	\$106	\$122	\$138	\$145
50	\$45	\$64	\$74	\$85	\$60	\$91	\$109	\$125	\$142	\$149
51	\$47	\$66	\$76	\$87	\$61	\$93	\$112	\$128	\$145	\$152
52	\$48	\$67	\$78	\$88	\$62	\$96	\$115	\$132	\$149	\$156
53	\$49	\$68	\$79	\$89	\$63	\$97	\$116	\$133	\$151	\$158
54	\$49	\$69	\$80	\$91	\$64	\$98	\$117	\$135	\$153	\$159
55	\$50	\$70	\$81	\$92	\$65	\$99	\$119	\$137	\$155	\$161
56	\$50	\$70	\$82	\$93	\$65	\$100	\$120	\$138	\$156	\$163
57	\$51	\$71	\$83	\$94	\$66	\$102	\$122	\$140	\$158	\$165
58	\$53	\$74	\$86	\$97	\$69	\$106	\$127	\$145	\$165	\$171
59	\$55	\$77	\$89	\$100	\$72	\$110	\$132	\$151	\$171	\$178
60	\$57	\$80	\$92	\$104	\$74	\$115	\$137	\$157	\$177	\$184
61	\$60	\$83	\$95	\$107	\$77	\$119	\$142	\$162	\$183	\$190
62	\$62	\$86	\$98	\$110	\$80	\$123	\$147	\$168	\$190	\$196
63	\$69	\$95	\$108	\$121	\$88	\$137	\$163	\$186	\$210	\$217
64	\$75	\$104	\$119	\$133	\$97	\$151	\$179	\$204	\$230	\$237
65	\$82	\$113	\$129	\$144	\$106	\$165	\$195	\$223	\$250	\$258
66	\$89	\$123	\$139	\$155	\$114	\$178	\$211	\$241	\$271	\$278
67	\$96	\$132	\$149	\$167	\$123	\$192	\$228	\$259	\$291	\$299
68	\$106	\$145	\$164	\$183	\$136	\$212	\$251	\$285	\$320	\$329
69	\$116	\$159	\$179	\$199	\$149	\$233	\$275	\$312	\$350	\$358
70	\$126	\$172	\$194	\$216	\$161	\$253	\$298	\$338	\$379	\$388
71	\$137	\$186	\$209	\$232	\$174	\$273	\$322	\$364	\$408	\$418
72	\$147	\$199	\$224	\$248	\$187	\$293	\$345	\$391	\$438	\$448
73	\$165	\$223	\$250	\$277	\$210	\$329	\$387	\$437	\$489	\$501
74	\$182	\$247	\$277	\$307	\$232	\$365	\$428	\$483	\$541	\$553
75	\$200	\$271	\$303	\$336	\$255	\$401	\$469	\$530	\$593	\$606
76	\$218	\$295	\$330	\$365	\$277	\$436	\$511	\$576	\$644	\$659
77	\$236	\$318	\$356	\$394	\$300	\$472	\$552	\$623	\$696	\$712
78	\$278	\$372	\$414	\$460	\$351	\$557	\$647	\$730	\$810	\$828
79	\$321	\$426	\$472	\$527	\$401	\$642	\$743	\$838	\$923	\$944
80	\$364	\$479	\$530	\$593	\$452	\$727	\$838	\$945	\$1,036	\$1,060
81	\$406	\$533	\$588	\$659	\$502	\$813	\$933	\$1,053	\$1,150	\$1,176
82	\$449	\$587	\$646	\$726	\$553	\$898	\$1,029	\$1,160	\$1,263	\$1,292
83	\$498	\$646	\$711	\$798	\$608	\$988	\$1,132	\$1,276	\$1,389	\$1,421
84	\$547	\$705	\$775	\$871	\$663	\$1,077	\$1,235	\$1,392	\$1,515	\$1,550
85	\$596	\$764	\$840	\$943	\$719	\$1,167	\$1,337	\$1,508	\$1,641	\$1,679
86	\$645	\$823	\$904	\$1,016	\$774	\$1,257	\$1,440	\$1,624	\$1,768	\$1,809
87	\$693	\$883	\$969	\$1,089	\$829	\$1,347	\$1,543	\$1,740	\$1,894	\$1,938
88	\$742	\$942	\$1,033	\$1,161	\$884	\$1,436	\$1,646	\$1,856	\$2,020	\$2,067
89	\$791	\$1,001	\$1,098	\$1,234	\$940	\$1,526	\$1,749	\$1,972	\$2,147	\$2,196
90	\$840	\$1,060	\$1,163	\$1,306	\$995	\$1,616	\$1,852	\$2,088	\$2,273	\$2,325
91	\$889	\$1,119	\$1,227	\$1,379	\$1,050	\$1,706	\$1,955	\$2,204	\$2,399	\$2,454
92	\$938	\$1,179	\$1,292	\$1,452	\$1,106	\$1,795	\$2,058	\$2,320	\$2,525	\$2,584
93	\$987	\$1,238	\$1,356	\$1,524	\$1,161	\$1,885	\$2,160	\$2,436	\$2,652	\$2,713
94	\$1,036	\$1,297	\$1,421	\$1,597	\$1,216	\$1,975	\$2,263	\$2,552	\$2,778	\$2,842
95	\$1,085	\$1,356	\$1,486	\$1,669	\$1,271	\$2,065	\$2,366	\$2,668	\$2,904	\$2,971
96	\$1,134	\$1,415	\$1,550	\$1,742	\$1,327	\$2,155	\$2,469	\$2,784	\$3,030	\$3,100
97	\$1,183	\$1,474	\$1,615	\$1,814	\$1,382	\$2,244	\$2,572	\$2,900	\$3,157	\$3,230
98	\$1,232	\$1,534	\$1,679	\$1,887	\$1,437	\$2,334	\$2,675	\$3,016	\$3,283	\$3,359
99	\$1,281	\$1,593	\$1,744	\$1,960	\$1,492	\$2,424	\$2,778	\$3,132	\$3,409	\$3,488
100	\$1,330	\$1,652	\$1,809	\$2,032	\$1,548	\$2,514	\$2,881	\$3,248	\$3,536	\$3,617

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (402) 397-3200

Policy Form 461

RIDER SPAR

Annual Premiums: Super Select, Tier 2

Maximum Benefit Elimination Period Daily Benefit	\$250K			\$250K			\$500K			\$500K		
	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300	180 days \$50	180 days \$100	180 days \$150	180 days \$200	180 days \$250	180 days \$300
37	\$61	\$97	\$119	\$138	\$154	\$166	\$76	\$119	\$132	\$167	\$186	\$238
38	\$61	\$97	\$119	\$138	\$154	\$166	\$76	\$119	\$132	\$167	\$186	\$238
39	\$61	\$97	\$119	\$138	\$154	\$166	\$76	\$119	\$132	\$167	\$186	\$238
40	\$61	\$97	\$119	\$138	\$154	\$166	\$76	\$119	\$132	\$167	\$186	\$238
41	\$61	\$97	\$119	\$138	\$154	\$166	\$76	\$119	\$132	\$167	\$186	\$238
42	\$61	\$97	\$119	\$138	\$154	\$166	\$76	\$119	\$132	\$167	\$186	\$238
43	\$62	\$99	\$121	\$141	\$156	\$169	\$77	\$121	\$135	\$170	\$190	\$242
44	\$63	\$100	\$123	\$143	\$159	\$172	\$78	\$123	\$137	\$173	\$193	\$246
45	\$64	\$102	\$125	\$145	\$162	\$174	\$79	\$125	\$139	\$175	\$196	\$250
46	\$65	\$104	\$127	\$148	\$164	\$177	\$81	\$127	\$141	\$178	\$199	\$254
47	\$66	\$105	\$129	\$150	\$167	\$180	\$82	\$129	\$143	\$181	\$202	\$258
48	\$67	\$108	\$133	\$154	\$172	\$185	\$84	\$131	\$148	\$186	\$207	\$265
49	\$69	\$111	\$136	\$159	\$176	\$190	\$85	\$134	\$152	\$191	\$212	\$273
50	\$70	\$114	\$140	\$163	\$181	\$195	\$87	\$136	\$156	\$195	\$217	\$280
51	\$72	\$116	\$144	\$168	\$186	\$200	\$88	\$139	\$160	\$200	\$222	\$288
52	\$73	\$119	\$148	\$172	\$191	\$204	\$90	\$142	\$164	\$205	\$228	\$295
53	\$74	\$121	\$149	\$174	\$193	\$207	\$91	\$144	\$166	\$207	\$230	\$299
54	\$75	\$122	\$151	\$176	\$196	\$209	\$92	\$145	\$168	\$210	\$233	\$302
55	\$76	\$124	\$153	\$178	\$198	\$212	\$93	\$147	\$170	\$212	\$236	\$306
56	\$76	\$125	\$155	\$180	\$200	\$214	\$94	\$149	\$172	\$215	\$239	\$310
57	\$77	\$127	\$157	\$182	\$203	\$217	\$95	\$151	\$174	\$217	\$242	\$313
58	\$80	\$132	\$163	\$190	\$211	\$226	\$99	\$156	\$181	\$226	\$251	\$327
59	\$83	\$137	\$170	\$198	\$219	\$234	\$102	\$162	\$188	\$235	\$261	\$340
60	\$86	\$142	\$177	\$206	\$228	\$243	\$106	\$168	\$195	\$244	\$271	\$353
61	\$89	\$147	\$183	\$213	\$236	\$252	\$109	\$174	\$203	\$253	\$280	\$366
62	\$92	\$152	\$190	\$221	\$245	\$260	\$113	\$179	\$210	\$261	\$290	\$379
63	\$101	\$169	\$211	\$246	\$272	\$288	\$125	\$199	\$233	\$290	\$321	\$422
64	\$111	\$186	\$232	\$270	\$299	\$317	\$137	\$218	\$257	\$319	\$353	\$464
65	\$121	\$203	\$253	\$295	\$325	\$345	\$149	\$237	\$280	\$347	\$385	\$507
66	\$131	\$220	\$275	\$319	\$352	\$373	\$161	\$257	\$303	\$376	\$416	\$549
67	\$141	\$237	\$296	\$344	\$379	\$401	\$173	\$276	\$327	\$405	\$448	\$591
68	\$155	\$261	\$327	\$380	\$418	\$442	\$191	\$305	\$361	\$447	\$494	\$654
69	\$170	\$286	\$358	\$416	\$458	\$484	\$209	\$333	\$395	\$489	\$540	\$716
70	\$184	\$311	\$389	\$452	\$497	\$525	\$227	\$362	\$429	\$531	\$586	\$778
71	\$199	\$336	\$420	\$488	\$536	\$566	\$245	\$391	\$464	\$573	\$633	\$840
72	\$213	\$361	\$451	\$523	\$575	\$607	\$262	\$419	\$498	\$615	\$679	\$902
73	\$239	\$404	\$506	\$587	\$644	\$680	\$294	\$470	\$558	\$688	\$760	\$1,012
74	\$264	\$448	\$561	\$650	\$713	\$752	\$325	\$520	\$619	\$762	\$841	\$1,121
75	\$290	\$492	\$615	\$713	\$782	\$825	\$357	\$570	\$679	\$836	\$922	\$1,231
76	\$315	\$536	\$670	\$776	\$851	\$898	\$388	\$621	\$740	\$910	\$1,003	\$1,340
77	\$341	\$579	\$725	\$839	\$920	\$971	\$419	\$671	\$800	\$983	\$1,084	\$1,450
78	\$403	\$687	\$857	\$981	\$1,079	\$1,139	\$497	\$796	\$945	\$1,158	\$1,275	\$1,713
79	\$466	\$795	\$989	\$1,122	\$1,238	\$1,307	\$574	\$920	\$1,089	\$1,332	\$1,465	\$1,977
80	\$529	\$902	\$1,120	\$1,263	\$1,397	\$1,475	\$652	\$1,045	\$1,234	\$1,506	\$1,655	\$2,241
81	\$592	\$1,010	\$1,252	\$1,404	\$1,556	\$1,643	\$730	\$1,170	\$1,379	\$1,681	\$1,846	\$2,505
82	\$655	\$1,118	\$1,384	\$1,546	\$1,715	\$1,811	\$807	\$1,295	\$1,524	\$1,855	\$2,036	\$2,769
83	\$721	\$1,230	\$1,523	\$1,700	\$1,886	\$1,992	\$888	\$1,424	\$1,676	\$2,040	\$2,240	\$3,046
84	\$787	\$1,342	\$1,661	\$1,855	\$2,058	\$2,173	\$969	\$1,554	\$1,829	\$2,226	\$2,443	\$3,323
85	\$852	\$1,454	\$1,800	\$2,009	\$2,229	\$2,354	\$1,050	\$1,683	\$1,981	\$2,411	\$2,647	\$3,600
86	\$918	\$1,566	\$1,938	\$2,164	\$2,400	\$2,535	\$1,131	\$1,813	\$2,133	\$2,597	\$2,850	\$3,876
87	\$984	\$1,678	\$2,077	\$2,318	\$2,572	\$2,716	\$1,212	\$1,942	\$2,286	\$2,782	\$3,054	\$4,153
88	\$1,050	\$1,790	\$2,215	\$2,473	\$2,743	\$2,897	\$1,292	\$2,072	\$2,438	\$2,968	\$3,258	\$4,430
89	\$1,115	\$1,901	\$2,354	\$2,628	\$2,915	\$3,078	\$1,373	\$2,201	\$2,590	\$3,153	\$3,461	\$4,707
90	\$1,181	\$2,013	\$2,492	\$2,782	\$3,086	\$3,259	\$1,454	\$2,331	\$2,743	\$3,339	\$3,665	\$4,984
91	\$1,247	\$2,125	\$2,630	\$2,937	\$3,258	\$3,440	\$1,535	\$2,460	\$2,895	\$3,524	\$3,868	\$5,261
92	\$1,313	\$2,237	\$2,769	\$3,091	\$3,429	\$3,621	\$1,616	\$2,590	\$3,048	\$3,710	\$4,072	\$5,538
93	\$1,379	\$2,349	\$2,907	\$3,246	\$3,601	\$3,802	\$1,697	\$2,719	\$3,200	\$3,895	\$4,276	\$5,815
94	\$1,444	\$2,461	\$3,046	\$3,400	\$3,772	\$3,984	\$1,777	\$2,849	\$3,352	\$4,081	\$4,479	\$6,092
95	\$1,510	\$2,572	\$3,184	\$3,555	\$3,944	\$4,165	\$1,858	\$2,978	\$3,505	\$4,266	\$4,683	\$6,369
96	\$1,576	\$2,684	\$3,323	\$3,709	\$4,115	\$4,346	\$1,939	\$3,108	\$3,657	\$4,452	\$4,886	\$6,645
97	\$1,642	\$2,796	\$3,461	\$3,864	\$4,287	\$4,527	\$2,020	\$3,237	\$3,810	\$4,637	\$5,090	\$6,922
98	\$1,707	\$2,908	\$3,600	\$4,019	\$4,458	\$4,708	\$2,101	\$3,367	\$3,962	\$4,823	\$5,294	\$7,199
99	\$1,773	\$3,020	\$3,738	\$4,173	\$4,629	\$4,889	\$2,182	\$3,496	\$4,114	\$5,008	\$5,497	\$7,476
100	\$1,839	\$3,132	\$3,877	\$4,328	\$4,801	\$5,070	\$2,262	\$3,626	\$4,267	\$5,194	\$5,701	\$7,753

Factors to Convert Super Select, Tier 2 Rates to:	
Preferred - Tier 1 Rates	0.75
Select - Tier 3 Rates	1.50
Standard - Tier 4 Rates	2.25

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 26580 * Austin, Texas 78755-0580 • (800) 880-8824

RIDERS: Policy Form 461

Issue Age	Shortened	Inflation	Guaranteed	Limited Pay Riders - No IG-R		Limited Pay Riders - With IG-R	
	Benefit Period	Guard	Purchase Option				
	NBR	IG-R	GPO-R	5 Pay	10 Pay	5 Pay	10 Pay
37-49	1.15	2.40	1.05	5.50	2.79	22.84	11.54
50-54	1.15	2.40	1.05	4.98	2.54	17.88	9.08
55	1.15	2.28	1.05	4.71	2.35	14.22	7.04
56	1.15	2.24	1.05	4.71	2.35	14.22	7.04
57	1.15	2.20	1.05	4.71	2.35	14.22	7.04
58	1.15	2.12	1.05	4.71	2.35	14.22	7.04
59	1.15	2.04	1.05	4.71	2.35	14.22	7.04
60	1.14	1.96	1.05	4.25	2.14	11.76	5.87
61	1.14	1.88	1.05	4.10	2.07	10.94	5.49
62	1.14	1.80	1.05	3.95	2.01	10.12	5.10
63	1.14	1.79	1.05	3.86	1.96	9.62	4.83
64	1.14	1.78	1.05	3.77	1.91	9.12	4.57
65	1.13	1.77	1.05	3.68	1.86	8.62	4.30
66	1.13	1.76	1.05	3.59	1.80	8.12	4.03
67	1.13	1.75	1.05	3.50	1.75	7.61	3.77
68	1.13	1.74	1.05	3.36	1.70	7.12	3.56
69	1.13	1.73	1.05	3.21	1.64	6.62	3.34
70	1.12	1.72	1.05	3.06	1.59	6.13	3.13
71	1.12	1.71	1.05	2.91	1.53	5.63	2.92
72	1.12	1.70	1.05	2.77	1.48	5.14	2.71
73	1.11	1.67	1.05	2.65	1.44	4.82	2.58
74	1.11	1.64	1.05	2.54	1.41	4.51	2.45
75	1.10	1.61	1.05	2.42	1.37	4.19	2.33
76	1.10	1.58	1.05	2.31	1.33	3.87	2.20
77	1.09	1.55	1.05	2.20	1.30	3.56	2.07
78	1.08	1.51	1.05	2.11	1.28	3.36	2.00
79	1.08	1.47	1.05	2.03	1.26	3.16	1.92
80	1.07	1.43	1.05	1.94	1.24	2.96	1.85
81	1.07	1.39	1.05	1.86	1.21	2.76	1.78
82	1.06	1.35	1.05	1.77	1.19	2.56	1.70
83	0.16	1.35	1.05	1.69	1.17	2.37	1.63
84	1.06	1.35	1.05	1.60	1.15	2.17	1.56
85	1.05	1.35	1.05	1.52	1.13	1.97	1.48
86	1.05	1.35	1.05	1.43	1.11	1.77	1.41
87	1.05	1.35	1.05	1.35	1.09	1.57	1.34
88-100	1.05	1.35	1.05	NA	NA	NA	NA